INDEXED
Dec 14 1901

THE RAND-McNALLY

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

BANKERS' MONTHLY

DECEMBER, 1901

EIGHTEENTH YEAR

NUMBER 6

CONTENTS

PAGE

CREDIT AND THE BANK NOTE—
Joseph French Johnson 531

BANKING AND CURRENCY—Secretary Gage's Recommendation .. 537

FINANCIAL AND COMMERCIAL OUTLOOK 548

THE GOVERNMENT BALANCE SHEET 551

BUYING AND SELLING EXCHANGE—
Charles W. Stevenson 555

COMPTROLLER RIDGELY'S REPORT OF BANKING RESULTS 558

THE CREDIT SYSTEM 560

INFORMATION FOR BOND BUYERS 565

NOTES OF INTEREST TO BANKERS 570

BANK NOTES 575

TABULATED BANKING INTELLIGENCE 580

DIRECTORY OF ATTORNEYS 584

PUBLISHED BY
RAND, McNALLY & CO. CHICAGO ILL.
EASTERN BRANCH 142 FIFTH AVENUE, NEW YORK CITY
COPYRIGHT 1901 BY RAND, McNALLY & CO.
20 CENTS A COPY $ 2.00 A YEAR.

THE

CHASE NATIONAL BANK

OF THE CITY OF NEW YORK.

Capital, ... $1,000,000
Surplus and Profits, . 2,500,000

H. W. CANNON, President.

A. B. HEPBURN, Vice-President. E. J. STALKER, Cashier. C. C. SLADE, Ass't Cashier. S. H. MILLER, Ass't Cashier.
H. K. TWITCHELL, Ass't Cashier. W. O. JONES, Ass't Cashier.

Designated Depositary of the United States, the State of New York, and the City of New York.

TRANSACT A GENERAL BANKING BUSINESS.

Accounts of Banks and Bankers received on favorable terms.
Prompt attention given correspondence and monthly statements mailed on last day of each month.
Buy and sell United States Bonds and make transfers and exchanges of Bonds in Washington without charge for services.

THE MERCHANTS' LOAN & TRUST CO. BANK..ESTABLISHED 1857.

DIRECTORS.

MARSHALL FIELD.
CYRUS H. McCORMICK.
ALBERT KEEP.
LAMBERT TREE.
AUGUSTUS H. BURLEY.
ELIAS T. WATKINS.
ENOS M. BARTON.
ERSKINE M. PHELPS.
ORSON SMITH.
MOSES J. WENTWORTH.
EDMUND D. HULBERT.

CHICAGO, ILL.

Capital and Surplus, - - $3,750,000.

OFFICERS.

ORSON SMITH, President.
E. D. HULBERT, Vice-President.
J. G. ORCHARD, Cashier.
F. N. WILDER, Assistant Cashier.
F. G. NELSON, Assistant Cashier.
LEON L. LOEHR, Secretary of Trust Department.

BANKING IN ALL ITS BRANCHES.

TRUST DEPARTMENT. Authorized by law to accept Trusts and receive deposits of Trust Funds. Acts as Executor, Administrator, Guardian, Conservator, Registrar, and Transfer Agent of Stocks.

FOREIGN EXCHANGE. Travelers' Letters of Credit and Commercial Credits issued, available in all parts of the world. Cable Transfers made.

BONDS. Government, State, County, and City Bonds bought and sold.

MECHANICS NATIONAL BANK OF PHILADELPHIA

Capital, $500,000. Surplus, $125,000. Profits, $80,000.

MORRIS NEWBURGER, President.
JOHN FIELD, Vice-President.
THOS. ROBERTS, 2d Vice-President.
W. H. CURTIS, Jr., Cashier.

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, Surplus, and Undivided Profits, .. $1,000,000
ELLIOTT C. McDOUGAL, President.
LAURENCE D. RUMSEY, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 22. CHICAGO, DECEMBER, 1901. NUMBER 6.

CREDIT AND THE BANK NOTE.

Credit is connected with the study of money simply because credit is a medium of exchange. It is a tool whereby exchanges are effected. Thus it does the same kind of work in business which money itself does. However, credit is not itself money, for it is not a medium of exchange which every person is willing to accept in payment for goods, or services, nor can it under any circumstances become a measure of value, nor a standard for the measurement of future values, nor a store of value. Credit is merely a promise to pay, and a credit exchange is one in which a thing is given on one side in exchange for a promise to pay on the other. Evidently, if men did not trust one another's promises, there would be no credit in business. Credit, therefore, as a medium of exchange did not exist in the early times when "might made right," when violence and robbery were the common methods for the acquisition of property. Then no man exchanged either his goods or his labor unless he got at once the thing which he desired. So credit is an instrument of exchange which civilization and law have brought into use. If you get something and give in exchange for it your promise to pay at a future date, the law can be invoked to compel you to keep your promise. In every civilized country there is a code of law known as mercantile law, much of which relates to the measures adopted to enforce the payment of a credit promise. Consequently, some writers define credit as a right of action. When you make a promise to pay, you really give a right of action which can be enforced by laws. Yet the essence of credit is the promise, and we may define credit as being a promise to pay, given in exchange for goods or service. John Stuart Mill defines credit as the permission to use another man's capital. If you give me

THE NEW YORK PUBLIC LIBRARY
ASTOR, LENOX AND TILDEN FOUNDATIONS.

BANK OF BUFFALO
BUFFALO, NEW YORK.
Capital, Surplus, and Undivided Profits, .. $1,000,000
ELLIOTT C. McDOUGAL, President.
LAURENCE D. RUMSEY, Vice-President.
JOHN L. DANIELS, Cashier.
GEORGE MEADWAY, Ass't Cashier.
SPECIAL ATTENTION GIVEN TO COLLECTIONS ON BUFFALO AND VICINITY.
ACCOUNTS OF BANKS AND BANKERS RECEIVED ON THE MOST FAVORABLE TERMS CONSISTENT WITH SOUND BANKING.

THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 22. CHICAGO, DECEMBER, 1901. NUMBER 6.

CREDIT AND THE BANK NOTE.

Credit is connected with the study of money simply because credit is a medium of exchange. It is a tool whereby exchanges are effected. Thus it does the same kind of work in business which money itself does. However, credit is not itself money, for it is not a medium of exchange which every person is willing to accept in payment for goods, or services, nor can it under any circumstances become a measure of value, nor a standard for the measurement of future values, nor a store of value. Credit is merely a promise to pay, and a credit exchange is one in which a thing is given on one side in exchange for a promise to pay on the other. Evidently, if men did not trust one another's promises, there would be no credit in business. Credit, therefore, as a medium of exchange did not exist in the early times when "might made right," when violence and robbery were the common methods for the acquisition of property. Then no man exchanged either his goods or his labor unless he got at once the thing which he desired. So credit is an instrument of exchange which civilization and law have brought into use. If you get something and give in exchange for it your promise to pay at a future date, the law can be invoked to compel you to keep your promise. In every civilized country there is a code of law known as mercantile law, much of which relates to the measures adopted to enforce the payment of a credit promise. Consequently, some writers define credit as a right of action. When you make a promise to pay, you really give a right of action which can be enforced by laws. Yet the essence of credit is the promise, and we may define credit as being a promise to pay, given in exchange for goods or service. John Stuart Mill defines credit as the permission to use another man's capital. If you give me

$1,000 and I give you my note for $1,000, you have, in fact, given me permission to use some of your capital. This definition is a good one when we are studying credit in relation to capital, for it brings into prominence the important service which credit performs, namely, it transfers capital from the hands of people who do not want it into the hands of people who do want to use it.

Credit is related to the subject of money not merely because it is a medium of exchange and so performs the same work as money, but also because at the present time, most of the credit existing in the world is a promise to pay money. These are two important facts. Notice, first, that credit, inasmuch as it serves as a medium of exchange, does work which money would have to do if credit did not exist. Hence, credit lessens the demand for money, and any circumstance which causes men to increase the use of credit in business, lessens the demand for money and so tends to lessen the value of money.

There are innumerable credit transactions made in countless different ways; many of them orally, with or without witnesses, upon stock exchanges, produce exchanges and boards of trade, wherein goods, or the titles to goods, are surrendered on one side in exchange for promises on the other. We can conceive of no statistical process whereby we can ascertain the sum total of the credit transaction in any one day in this or any country. The Controller of the Currency has several times asked for reports from the banks of the country concerning the amount of their credit and cash transactions, and he has found that credit transactions equal nearly 95 per cent of the total business done by them. An investigation of the business of London banks has yielded the same result. However, these investigations do not tell what are the total credit transactions of the country, but merely give a hint as to the amount of credit exchanges performed by banks alone.

Not only does credit lessen the demand for money, but inasmuch as the great mass of credit is a promise to pay money, every maturing credit, that is to say, every debt due, becomes part of the demand for money. Thus we have another apparent contradiction. Credit lessens the need for money, but credit may increase the need for money. This contradiction, however, is only apparent. It is important to understand, nevertheless, that every credit is also a debt, and it is a debt payable in money.

No argument is necessary on this point. If you give your note for $1,000 to be paid thirty days hence, then thirty days hence you must be prepared to keep that promise. It is a point often overlooked in the popular discussions of the important part which credit plays in the monetary system. We cannot afford to overlook it. I can conceive of no power of legerdemain which can convert a promise into the thing which is promised. Not unless we hypnotize the whole business world can we make credit serve all the purposes which are served by money.

Yet we must not conclude that all promises to pay are always paid or satisfied in money. If they were, then the use of credit would not lessen the need for money. As a matter of fact many forms of credit are canceled or satisfied with-

out the use of money at all, and that the use of credit does lessen the demand for money. There is an institution which exists partly for the single purpose of canceling or satisfying credit instruments without the use of money, and that institution is the bank. The notion that a bank is organized to lend money rests on a misconception of the work which a bank does. The banker is a dealer in credits, just as a merchant is a dealer in merchandise. The banker buys and sells debts or credits, and makes a profit thereby, just as the merchant buys and sells hats, or boots, or shoes. The misconception of the bank's work has caused much popular hostility to banks. Ignorant people imagine that banks are merely depositories of money and that they in some curious manner squeeze unearned profits out of the public.

A bank is an institution which buys and sells credits or debts. It might also be defined as an institution which has credit for hire.

A bank's promise to pay will naturally be accepted by more people than an individual's promise to pay. The credit of the person depends upon his standing in the community and upon the wealth which he is known to possess. The bank unites in its organization the credit of an indefinite number of individuals, and in that way makes the credit of one man available as a medium of exchange, even among persons who have no knowledge of him. Just as a man may take his gold to the United States Mint and have it coined into dollars which will be accepted as a medium of exchange, so a man may take his credit to the bank and have it coined into a medium of exchange which will be accepted among persons to whom he is entirely unknown. When a man takes his credit to a bank to get it coined into a medium of exchange, he is, in the language of the street, negotiating a loan. Observe that the thing he borrows from the bank is not money. He does not give the bank money. He satisfies the bank that his credit is good for $1,000, then the bank gives him the right to use its credit to the extent of $1,000; in other words, the bank gives him a deposit book, in which he is credited with $1,000, and that credit is the bank's promise to pay money, and will be accepted by the community at large. Thus, a bank makes an individual's credit available for present use as a medium of exchange; whereas, without the bank, the individual's credit would be available only among the persons who know him well. Thus, the bank performs a great service for the business world by gathering in isolated and unavailable pieces of credit from all parts of the community and rendering that credit immediately available for the purpose of production and exchange. This is certainly a valuable service. It is the duty of the government to see that it is performed honestly, and wisely, but I can discover no reason why men should wish that the service should not be performed at all.

The bank note is a form of bank credit authorized by law, and issued under such restrictions that the general public is convinced of its genuineness, and people accept it even from strangers, and even when they have no knowledge of the bank which issues it. Thus, it becomes a universally accepted medium of exchange and we call it credit money. Yet a bank note is simply a bank's promise

to pay money. It is, therefore, a credit instrument. It cannot be a measure of value, for it itself is but a promise to pay the thing which is a measure of value. It economizes the use of the measure of value, or standard money, just as do other forms of credit, and so the bank note does lessen the demand for money, thereby lessening its value and keeping prices up.

Inasmuch as credit instruments are made in order to serve as a tool of exchange, and are thus made as the result of an exchange, or as the means of effecting an exchange, it follows that the bank note, for it is strictly a credit instrument, should be issued only as the result of a positive demand for a tool exchange. This is important, for the national bank note of this country has not issued for that reason, but for another purpose, and is not, therefore, strictly speaking, a bank note. It is a good deal more than a bank's promise to pay money.

When a bank lends me $1,000 by crediting me on its books to that amount, and giving me the right to draw checks upon it to that amount, it does really the same thing as when it lends to me its credit in the form of bank notes. It has given me the use of its credit in both cases. It has given me the use of its promise to pay money.

The advocates of the banking principle, or of the issue of notes against assets hold that the government's main duty is first to require that men who desire to manage banks shall produce incontrovertible evidence of integrity and competence, and second to require that all bank notes issued shall be converted into legal tender money on demand pain of heavy penalty. They maintain that the best security for the bank note is the general wealth or assets of the bank and all its stockholders, and that if the total amount of bank notes be kept within certain limits, say within the amount of the capital stock of the bank, and that if the law requires, in case of a bank failure, that the note holders shall be paid before any other creditors, the convertibility and ultimate redemption of the notes will be secured.

The law should not recognize the bank note as money, nor declare it to be legal tender. No persons should be required to accept it in payment of a debt. No bank should be required to accept the notes of another bank. These requirements, it is contended, will prevent an over issue of bank notes. No bank notes will be issued unless the business of the community creates a demand for more money than is in existence. At such a time, if the banks have no power to issue bank notes, money must be imported from other places where it is in less demand, and it will be so imported, for it is a law governing all commodities that they go to the places where they are most in demand, for there they are valued highest. But this importation of currency takes time and is expensive. Furthermore, it, in some degree, disturbs conditions in other communities, lessening the supply of money, and thereby hampering business. But if a bank at such a juncture is allowed to utilize its credit in the form of bank notes—general promises to pay money to the bearer on demand—these bank notes fill the need for a medium of exchange. They serve the community as instantaneous purchasing power, which

is the thing wanted, and so prevent the absorption of currency from other localities. So soon as the unusual demand for instantaneous purchasing power—or a commonly accepted medium of exchange—has been satisfied, business returns to its old channels and the demand for money grows less. The bank notes, not being needed by the community, are returned to the banks for redemption, and the banks must redeem them instantly or go out of business.

The bank note is merely a form of credit which the people are willing to use as instantaneous purchasing power in times when the demand for such power exceeds the ordinary supply. But when the special demand has been satisfied, the use for bank notes disappears, and they must be paid by the bank. Consequently, it is contended that if instant convertibility is insisted upon by the law, and if the notes are not made legal tender, they will never be issued above the positive needs of business, and will, therefore, not inflate the permanent money supply, and will save the people both delay and expense of securing the amount of money which business requires.

This kind of bank is best illustrated to-day in Canada, and it has proved most successful there. The essential features of that system are the following: Banks are allowed to issue notes up to the amount of their capital stock. They are required to make no deposit of bonds or other security with the government, except that a so-called safety fund, amounting to 5 per cent of the total issue, is deposited with the Minister of Finance. A bank must redeem its notes when presented upon its own counters, and its notes are not legal tender for any payments whatever.

One bank is not required to accept the notes of another bank. In case a bank fails to redeem its notes when presented, its doors are immediately closed by the government, and from that time on the outstanding notes draw 6 per cent interest until paid. The government takes charge of the bank and makes its first duty the realization of assets sufficient to redeem the notes outstanding. The stockholders of the bank are liable to an assessment equal to double the amount of their stock. As a result of these requirements, no note-holder has ever lost a dollar through the failure of a Canadian bank. And of the few banks that have failed, the notes have always stood at par, because of the fact that they immediately begin to bear interest at 6 per cent.

We cannot understand the good qualities of the Canadian system, unless we notice some of its negative features, to-wit: Canadian bank notes are not legal-tender money, and they are not endorsed or guaranteed by the Canadian government. These two negative features render the sole basis of the bank note the credit of the bank which issues them, and when the notes of Bank "A" are turned into Bank "B" by depositors, Bank "B," if it does accept them as a deposit, will promptly send them to Bank "A" for payment in legal money. Bank "B" will not pay them out over its own counter, but will instead pay out its own notes, for Bank "B" is in business that it may use its own credit and make a profit thereby. It is not in business in order that it may use the credit of its competitors and help them to make profits. Again, since the banks are not required to ac-

cept the notes of other banks, although they must accept their own, it is evident that banks themselves have in their hands the means of preventing any adventurous bank from extending its credit beyond the limits of safety, for they can refuse to accept its notes.

The Canadian system is modeled after the old Scottish bank system, which is famous in the annals of banking. The Bank of France is also run upon a similar system. It is allowed to issue notes practically without limitation, but is compelled to redeem them in legal tender money on demand. The successful operation of the Canadian banks, where there have been only a few failures even in times of great financial distress in this country, and the high standing of the Bank of France, which has several times come to the aid of the powerful Bank of England, may be pointed to as evidence that the banking principle is as good in practice as it is attractive in theory. The main advantage claimed for the system is that it furnishes currency when wanted without cost to the people, and that this currency contracts and expands automatically without causing any inflation on the one hand, or stringency on the other.

JOSEPH FRENCH JOHNSON.

THE POSTOFFICE IN COMMERCIAL EXPANSION.

The Postoffice Department contributes its part to the battle for markets. Its personnel aids in the rapid transfer of the orders of the generals of industry. Two cents will to-day send a letter to Hudson Bay or the mouth of the Yukon, and another two cents will send an order for goods from Maine to the Isthmus of Tehuantepec, while five cents will carry a letter around the world. Civilization is now bound together in an international postal union, and mail ships plow the waves of every sea. Mail trains are running along almost every parallel of latitude and longitude, bringing together the ends of the earth. In the struggle for trade there are no foreign lands. The fluctuations of the tea market at Shanghai are reflected on the New York exchange, and the Para rubber crop affects the price of electric installation in the latest apartment house in Chicago.

INCREASED POSTOFFICE FACILITIES.

Take the clearing house reports for the principal cities of the United States for any day or week, and it will be noted that they run into the millions and often into the billions, and yet these vast sums are constantly being carried in the mailbags of the country and pass through hundreds of hands with as much security as they pass from one clerk to another in a bank. This has been an important factor in the development of our marvelous domestic commerce, and will be felt more and more in international transactions as mail facilities are increased between the United States and our customers scattered all over the world.

BANKING AND CURRENCY.

Since the convention of the National Association of Bankers at Milwaukee the liveliest interest has been expressed relative to the forthcoming expressions of opinion in an official character of Secretary Gage. The portion of his annual report which refers particularly to banking and currency reform subjects is reproduced as follows:

Under the above caption (Banking and Currency) the respective heads of the Treasury Department have from time to time for many years felt it their duty to embody in their annual reports criticisms upon the then-existing conditions, together with recommendations for amendments or additions to our laws relating to banks and the currency. In the duties imposed by statute upon the Secretary of the Treasury he does not appear to be required specifically either to indulge in criticism or to tender recommendations concerning the subjects now in question. If he has any warrant for assuming such liberty, it must be found in that specification which requires him "to digest and prepare plans for the improvement and management of the revenue, and for the support of the public credit." It is no doubt true—it is certainly generally recognized as true—that in every country the public credit is affected by, and is to a degree dependent on, the conditions of trade, commerce, and industry, and that these material elements in a people's prosperity are in their turn deeply affected by the conditions which prevail in banking and in the currency. Indirectly, therefore, if not directly, the public credit is affected favorably or unfavorably by the system of banking and by the quality and volume of the currency. This being so, it appears entirely logical that both the administrative and the legislative branches of the Government should be concerned at all times to secure and maintain the best and safest system of banking and a system of currency sound in character and ample in volume. The chief defects in our banking system are found in two directions, the most fundamental of which will now be considered under the general head of banking.

Banking.—Admirable in many respects, experience shows that our banking system is devised for fair weather, not for storms. This can be clearly shown. The individual banks stand isolated and apart, separated units, with no tie of mutuality between them. There is no obligation of duty from the strong to the weak or exposed, nor any method of legal association for common protection or defense in periods of adversity and depression.

The function and office of a bank is to give its money obligations in exchange for the money obligations of its customers and dealers. This is the business the bank chiefly prosecutes. If it receives the promise to pay of a borrower, the obligation of the bank is evidenced by an open credit to the borrower upon its books, or it may be by issuing to him a corresponding sum in its circulating notes. In either case the transaction is the same—exchange by the bank of its obligation to pay against the borrower's obligation to pay. This is made

plain by a glance at the reports furnished by the banks to the office of the Controller of the Currency. At the period of their last report, the national banks as a whole held obligations against the public to an amount in excess of $3,018,000,000, while the public enjoyed a total of credits upon the books of the banks to an amount in excess of $3,044,000,000. These credits on the bank's books are called "deposits." It is a convenient name, but it is a misnomer if by its use it is intended to represent deposits of actual money. The truth is, that although money forms an element in the daily deposits of the banks, in the daily average receipts as a whole not over 10 per cent is in cash. The other 90 per cent consists of checks, or, to speak more simply, orders for the transfer of existing bank credits from one person to another. It is these orders for the transfer of bank credits that transact the business of the country, and, out of all comparison with coin or paper money as to extent and volume, they constitute the "currency" of which trade and commerce in all large affairs make use. It is important that this be comprehended. Bank notes, "greenbacks," gold and silver coin, perform in the field of circulation a very important part, but their use is substantially limited to retail transactions, the payment of wages, and the smaller affairs of life. For all larger matters, bank checks, or credit transfers, are the effective currency, the real medium of exchange and means of payment.

Now, loan of credit by the bank is essentially a manufacture or creation of the medium of exchange. Banks do not primarily lend money; they give credit. Credit so given may indeed be availed of by the borrower to secure money, either in the form of coin or bank notes, but in much the larger degree obtained is made the subject of transfer from buyer to seller, to be retransferred again and again in the course of trade. So we have these phenomena. In the operations of trade the dealer desires a larger, if a temporary, power to obtain goods or commodities. A bank credit which he can transfer to another by drawing his check is as effective as actual money and is less troublesome. He negotiates his notes with his banker and obtains the desired credit, which, as before described, becomes the subject of multiplied transfers. In due course of time he disposes of the goods or commodities he had purchased, and with the avails he takes up his note at the bank. The situation is thus restored to its former status. The credit obtained by the trader is canceled. The total volume of bank credits subject to transfer in the avenues of trade has been contracted to the amount involved in the transaction described. It is no strain on language, nor does it do any violence to truth, to say that through the loaning operation of the banks the medium of exchange is expanded by millions every day, and is contracted by millions every day, the general average in both directions being about constant—about constant, because the buying and the selling in the community must be substantially equal.

There are, however, at least three causes which operate to increase the demand upon banks for these credit facilities, and thus to augment the total of loans, or bank credits. These causes may be thus enumerated: A rise in prices of commodities and securities; an increase in the *volume* of these things; an

enlarged activity in the sale and transfer of goods and securities. On the other hand, there is an influence which limits the ability of the banks to continue indefinitely expansion in their loans. That influence is the cash reserves held or controlled by them. A responsible duty assumed by the banker is to be ready at all times to redeem in cash any credit due from him to the public. Failure to do that means insolvency. Hence his cash resources must bear a proper relation to his liabilities in this regard, and the national banking act fixes minimum percentages, which it is the banks' legal duty to maintain.

Now, it is an observable fact that, given business activity and a prosperous course to industry, there goes on *pari passu* a steady expansion in the means of exchange furnished by bank credits. Bank loans are increased, and the so-called "deposits," which are credits at momentary rest, show larger totals. At last the diminishing ratio of cash reserves puts a strain on the expanding movement and impedes further development in that direction. When this situation is reached, we have the familiar symptoms of prosperity. Trade is active, manufacturers busy, and labor well employed. Within the limits of the general equilibrium so reached, there ought to be indefinite continuance in the happy conditions. But it is a familiar fact in the past, and it will be a recurrent fact in the future, that unsettling influences come in at unexpected periods to disturb finances and menace credit operations: Some large financial institution has been managed with reckless disregard to its best interests; a large commercial house becomes insolvent; a political party espouses doctrines injurious to public and private credit; war is threatened; harvests fail; a high range of prices sends gold abroad for better bargains. Some one or more of these events occurring in succession, or possibly operating together, disturbs confidence in the situation. Credit loses in some degree its former power; cash becomes relatively the more important; the moneyed reserves of the banks tend downward; uncertainty and fear supersede former confidence and courage.

These evil circumstances are not peculiar to any one country; they are common to all countries. The striking contrast is to be found in the way in which they are met and overcome, and the comparison is wholly unfavorable to us. Explanation is to be found in our defective banking system. No sooner do the symptoms of financial and business trouble appear, than the banks, under the ruling principle of self-preservation, suspend to the farthest limit possible their operations of loaning and discounting. They cease to give credit upon their books in exchange for debt obligations from their dealers. The daily creations of the necessary medium of exchange, *bank credits,* cease, or become entirely inadequate to commercial requirements. The daily natural liquidation of credits continues, resulting in contraction. Business men, carrying goods and securities by the aid of bank credit, are obliged to sell with little regard to cost. Contemplated enterprises are abandoned; orders for future delivery of goods are rescinded, and as these successive steps mark the downward movement, the banker becomes the more reluctant to perform his important function of loaning his credit for commercial and industrial uses. We thus perceive that the bracing

plain by a glance at the reports furnished by the banks to the office of the Controller of the Currency. At the period of their last report, the national banks as a whole held obligations against the public to an amount in excess of $3,018,000,000, while the public enjoyed a total of credits upon the books of the banks to an amount in excess of $3,044,000,000. These credits on the bank's books are called "deposits." It is a convenient name, but it is a misnomer if by its use it is intended to represent deposits of actual money. The truth is, that although money forms an element in the daily deposits of the banks, in the daily average receipts as a whole not over 10 per cent is in cash. The other 90 per cent consists of checks, or, to speak more simply, orders for the transfer of existing bank credits from one person to another. It is these orders for the transfer of bank credits that transact the business of the country, and, out of all comparison with coin or paper money as to extent and volume, they constitute the "currency" of which trade and commerce in all large affairs make use. It is important that this be comprehended. Bank notes, "greenbacks," gold and silver coin, perform in the field of circulation a very important part, but their use is substantially limited to retail transactions, the payment of wages, and the smaller affairs of life. For all larger matters, bank checks, or credit transfers, are the effective currency, the real medium of exchange and means of payment.

Now, loan of credit by the bank is essentially a manufacture or creation of the medium of exchange. Banks do not primarily lend money; they give credit. Credit so given may indeed be availed of by the borrower to secure money, either in the form of coin or bank notes, but in much the larger degree obtained is made the subject of transfer from buyer to seller, to be retransferred again and again in the course of trade. So we have these phenomena. In the operations of trade the dealer desires a larger, if a temporary, power to obtain goods or commodities. A bank credit which he can transfer to another by drawing his check is as effective as actual money and is less troublesome. He negotiates his notes with his banker and obtains the desired credit, which, as before described, becomes the subject of multiplied transfers. In due course of time he disposes of the goods or commodities he had purchased, and with the avails he takes up his note at the bank. The situation is thus restored to its former status. The credit obtained by the trader is canceled. The total volume of bank credits subject to transfer in the avenues of trade has been contracted to the amount involved in the transaction described. It is no strain on language, nor does it do any violence to truth, to say that through the loaning operation of the banks the medium of exchange is expanded by millions every day, and is contracted by millions every day, the general average in both directions being about constant—about constant, because the buying and the selling in the community must be substantially equal.

There are, however, at least three causes which operate to increase the demand upon banks for these credit facilities, and thus to augment the total of loans, or bank credits. These causes may be thus enumerated: A rise in prices of commodities and securities; an increase in the *volume* of these things; an

enlarged activity in the sale and transfer of goods and securities. On the other hand, there is an influence which limits the ability of the banks to continue indefinitely expansion in their loans. That influence is the cash reserves held or controlled by them. A responsible duty assumed by the banker is to be ready at all times to redeem in cash any credit due from him to the public. Failure to do that means insolvency. Hence his cash resources must bear a proper relation to his liabilities in this regard, and the national banking act fixes minimum percentages, which it is the banks' legal duty to maintain.

Now, it is an observable fact that, given business activity and a prosperous course to industry, there goes on *pari passu* a steady expansion in the means of exchange furnished by bank credits. Bank loans are increased, and the so-called "deposits," which are credits at momentary rest, show larger totals. At last the diminishing ratio of cash reserves puts a strain on the expanding movement and impedes further development in that direction. When this situation is reached, we have the familiar symptoms of prosperity. Trade is active, manufacturers busy, and labor well employed. Within the limits of the general equilibrium so reached, there ought to be indefinite continuance in the happy conditions. But it is a familiar fact in the past, and it will be a recurrent fact in the future, that unsettling influences come in at unexpected periods to disturb finances and menace credit operations: Some large financial institution has been managed with reckless disregard to its best interests; a large commercial house becomes insolvent; a political party espouses doctrines injurious to public and private credit; war is threatened; harvests fail; a high range of prices sends gold abroad for better bargains. Some one or more of these events occurring in succession, or possibly operating together, disturbs confidence in the situation. Credit loses in some degree its former power; cash becomes relatively the more important; the moneyed reserves of the banks tend downward; uncertainty and fear supersede former confidence and courage.

These evil circumstances are not peculiar to any one country; they are common to all countries. The striking contrast is to be found in the way in which they are met and overcome, and the comparison is wholly unfavorable to us. Explanation is to be found in our defective banking system. No sooner do the symptoms of financial and business trouble appear, than the banks, under the ruling principle of self-preservation, suspend to the farthest limit possible their operations of loaning and discounting. They cease to give credit upon their books in exchange for debt obligations from their dealers. The daily creations of the necessary medium of exchange, *bank credits,* cease, or become entirely inadequate to commercial requirements. The daily natural liquidation of credits continues, resulting in contraction. Business men, carrying goods and securities by the aid of bank credit, are obliged to sell with little regard to cost. Contemplated enterprises are abandoned; orders for future delivery of goods are rescinded, and as these successive steps mark the downward movement, the banker becomes the more reluctant to perform his important function of loaning his credit for commercial and industrial uses. We thus perceive that the bracing

support which had promoted and sustained business progress—without which, indeed, such progress would have been impossible—is withdrawn at the very moment when support is the most needful. What should be, under such circumstances, an orderly, conservative movement to more secure conditions becomes a disorderly flight, an unreasoning panic, in which at last the entire business public is helplessly involved. We have not far to look to see this well illustrated. The so-called panic of 1893 is a marked example. Within a period of less than twelve months bank credits (deposits) were contracted to a total of more than $400,000,000, while the actual cash holdings of the banks were increased by nearly $50,000,000; that is to say, a volume of bank credits before available for transfer in the ordinary channels of trade was suddenly diverted to the payment of pre-existing indebtedness from the public to the banks. This is shown by the fact that "loans and discounts" were reduced during the period to an amount substantially corresponding to the fall in deposits. Some of the liquidation was no doubt voluntary on the part of bank debtors, but much the larger part was enforced, to the disadvantage of the banks as well as their debtors. Many bank failures occurred and business bankruptcies were numerous; factories and workshops were closed, and unemployed labor suffered the pains of want. Nor could these evil consequences, under the limitations of our banking system, have been avoided. Unless modifications be made whereby the strength of association can be secured, and the surplus power of the safe and strong extended in confidence to the support of the weak and exposed, a repetition of the disastrous phenomena of 1893 awaits only the progress of time.

Argument has been put forward for a system which contemplates a large central bank with multiplied branches. That system does, indeed, afford the elements which would give the highest assurance of protection against the present evil of individual banks, each an independent unit, with no bond of cohesion, no power of co-operative action, no ability to co-ordinate for the general good or for mutual defense. But the proposition for large central banks, with broad powers for the establishing of branches, offends the common instincts of our people, and may fairly be looked upon as at present impossible of realization.

Can not the advantages of such a system be gained in an entirely different form? We justly boast of our political system, which gives liberty and independence to the township and a limited sovereignty to the state, while it confers upon the Federal Government ample powers for a common protection and the general welfare. Can not the principle of federation be applied, under which the banks as individual units, preserving their independence of action in local relationship, may yet be united in a great central institution? Formed by some certain percentage of capital contributed by the banks themselves, and its management created through the suffrage of all, it would represent the interests of the whole country. With limited powers of control over its membership in the interest of common safety, confined in its dealings to the banks and to the Government, it could become the worthy object of a perfect public confidence. By the concentration of unemployed reserves from sections where such reserves were not needed,

it could redistribute them in part as loans where most needed, and thus bind together for a common strength and protection the loose unrelated units, in whose separation and isolation the greatest weakness of our banking system is now to be found.

The Currency.—Having presented as above the defects of our banking system in their larger aspects, I venture now to speak of that important medium of exchange designated the currency, meaning by that word paper money, whether issued by the Government or by the banks under the powers conferred upon them by the law. Excluding Treasury notes of 1890, now in course of extinction, silver certificates, and gold certificates, which represent actual coin held for their redemption, there are now extant in the public service 346,000,000 of Government notes (greenbacks) and a little more than 360,000,000 of national bank notes. Neither of these can with economic propriety be called money—real money. They are alike promises to pay, and their value rests upon the ability of the maker of the promise to perform the obligation set forth in the promise. Under the provisions and conditions of the law as it now stands, the limit in volume of these obligations is substantially reached. As to the greenbacks, their amount is fixed by statute, while in the case of the bank notes, their volume is practically limited and controlled by the market price of United States bonds. This is so because bankers will not, any more than other men, assume responsibility or risk without material motive, and the present as well as the prospective price of United States bonds robs banks of any motive for the issue of bank notes. To speak exactly on this point, the carefully prepared tables of the Government Actuary show to a national bank doing business in a locality where the rate of interest is 4 per cent an advantage equal to seventy hundredths of 1 per cent per annum on note issuing, while in a 6 per cent locality the profit is fifty-one hundredths, and in an 8 per cent locality it is thirty-one hundredths.

These figures conclusively show the absence of inspiring motive in the direction of any material increase in bank-note circulation. It is, therefore, apparent that unless conditions change or legal restrictions be modified, the country's supply of paper money can not be responsive to any material increase in demand. At this point it is also wise to keep in mind that our population, now aggregating about 78,000,000, will in the next fifty years increase to a probable 190,000,000. If the present volume of paper money is no more than adequate to the present population and to current domestic trade, it is evident that timely provision must be made for a possible increase to meet the enlarging requirements of larger population and increasing trade. The question is not remote; it is immediate. If, then, it be conceded that our present system is faulty in that it is inflexible, not responsive in possible supply to future requirements, in what way can the element of supply be made adaptable to demand?

In what has been already said under the head of "Banking," it has been truthfully shown, I think, that in its broader sense the currency which our larger internal commerce uses consists of transfer orders or checks, drawn against cred-

its supplied by banks. In furnishing these credits the bank finds its profitable occupation, and in their use those who carry on trade or prosecute industry and enterprise find their needs on the whole well served. Now, there is no difference whatever in principle between the banks' obligation to pay, expressed by a credit on their books, and an obligation expressed in the form of a note payable to bearer, which may be transferred from hand to hand. If it be of public advantage that bank credit be made available through the machinery of checks or transfer orders to those who can make the more convenient use of the credit in that form, there can be no primary reason why to those who find their requirements better served by the bank's credit in the form of bank notes they should not be issued.

There is, however, a secondary reason why the quality and character of notes so issued should possess higher elements of stability and safety than are exacted in open credits on the books of the bank. This reason is apparent to every one. It is found in the fact that the relation between the bank and its borrowers is voluntary on both sides, and may be terminated at the choice of either. The bank note, however, passes from one to another by a principle of quasi pressure. Operating in the smaller transactions, circulating often far from its place of issue, the test of redemption or payment can not always and everywhere be promptly applied. It would appear right and reasonable, then, that the governing power should surround the bank credit, utilized in the form of bank notes, with such necessary guards and guaranties as may be required to make them safe, free from risk of loss, in the hands of those who have little choice as to whether or not they will receive them in exchange for their wares or the payment of wages. Having done this, the Government's responsibility may rightfully be said to terminate.

The requirement now made by the law for the deposit of United States bonds with the Treasurer of the United States as a condition precedent to the issue of circulating notes by the bank furnishes the desired element of *security*. But if it be true that a diminishing volume of Government bonds will operate to make it impossible to supply these needful instruments of exchange in proper volume, then is not a modification of present requirements the course of wisdom? The answer to this question must be in the affirmative. There are modifications, conservative in character, which, if adopted, can be demonstrated to afford all the necessary requirements of safety, give the desired condition of supply to increasing demand, and at the same time make the bank note a more economical and useful factor in business affairs. I shall indulge in some practical suggestions on these points a little later.

Preliminary thereto, I want to refer to the greenbacks and the desirability of relieving the Treasury from the responsibility which attaches to their redemption. This responsibility at the present time rests very lightly. It has been, however, a heavy burden in the past, and may become in the future a source of public anxiety and financial embarrassment to the Government. Thoughtful men of affairs and financiers have long argued for the refunding of these notes

into time obligations, but such arguments have failed to convince the people of the propriety of canceling a debt bearing no interest to create in its stead one equally large charged with the burden of interest. If, however, in a modification of the law relating to bank currency the burden of redemption can equitably be transferred from the Treasury to the banks, without interest cost to the Government, then the objection to their retirement can no longer be urged. That this result can be attained there is substantial ground for believing. It is, of course, quite possible that any scheme involving several related questions, however well thought out in any single mind, may, when the light of fair criticism from many minds be thrown upon it, appear defective in parts or unworkable as a whole. Subject to that result, the following modifications of the national banking act are suggested for the consideration of those who feel responsibility in the matter. No claim for originality in conception is made, for in part, if not as a whole, they have found expression by those who have most carefully considered the important questions involved.

By necessary amendments to the law provide—

That any national banking association which shall deposit 30 per cent of its capital in the form of United States bonds at their par value, and 20 per cent of its capital in United States legal-tender notes, with the Treasurer of the United States, as security therefor, shall be entitled to issue its circulating notes to an amount equal to its paid-in and unimpaired capital. In addition to the deposit of security so required, banks permitted to issue notes as above shall pay semi-annually to the Treasurer of the United States, in trust, an amount equal to one-eighth of 1 per cent on their capital stocks, respectively, such payments to constitute a "Guaranty Fund" for the protection of the note of any bank which by reason of insolvency shall become unable to pay its notes on demand.

When a bank thus privileged shall become insolvent the Treasurer of the United States, as trustee for the note holder, shall sell the bonds held as security and credit the amount so realized to a special fund for the redemption of the notes of such insolvent bank. He shall also credit to such account an amount equal to the United States legal-tender notes originally deposited by said bank as security. He shall further transfer from the general "Guaranty Fund" to the credit of the special redemption fund of such solvent bank an amount, in addition to the amount realized from the bonds and legal-tender notes, sufficient to equal the total of the outstanding circulating notes of such insolvent bank, and this fund so constituted shall be applied to the payment of such outstanding notes. For the amount thus taken from the "Guaranty Fund" the Treasurer of the United States, as trustee, shall be empowered and required to assert claim against the receiver of the insolvent bank and shall be entitled to receive dividends in the same proportion as the general creditors of such bank. Dividends so received by him shall be restored to the credit of the "Guaranty Fund."

Neither the present law, requiring a deposit of 5 per cent of a bank's circulation as a current redemption fund, nor the present system of redemption need be changed.

There are minor details, non-essential in character, which for the sake of simplicity are omitted from consideration.

I venture now to present some estimates of the effects of these amendments if incorporated into the law. If I am not mistaken, it would lead to an important increase in the capital of the national banks. Their total capitalization at present is $663,000,000. They have a surplus and undivided earnings fund of $430,000,000, the larger part of which could be put into the form of capital. With the moderate advantage afforded under the law so amended, a movement toward reorganization under the national act would take place in banks now doing business under state laws.

It is safe, I think, to estimate that within three years the total capital of the national banks would increase from the present amount of $663,000,000 to $1,000,000,000. With the right to issue circulating notes to par of their capital there would be the possibility of increasing the paper money supply, as population increased, by the difference in amount between present supply (greenbacks and bank notes both included) of, say, seven hundred and six millions and one thousand millions, or, in round amount, three hundred millions. When the banking capital reached a thousand millions there would be tied up in the Treasury three hundred millions in bonds, and two hundred millions in greenbacks, as security for an equal amount of bank notes issued. Two beneficial results would follow: Some sixty millions in United States bonds now imprisoned as security would be gradually released for sale in the general market to the advantage of the private investor. The impounding of the greenbacks as security for the bank notes would relieve the Government from all the burden now incident to their redemption, to the extent of two hundred millions. For the balance of one hundred and forty-six millions in legal-tender notes which would then be outstanding the one hundred and fifty-millions in gold now held as a special redemption fund would be excessive. If this were reduced to one hundred and forty-six millions, the greenbacks would become virtually what they ought to be in reality—gold certificates.

In my opinion, the obligation of the Government to pay the notes of insolvent banks should be rescinded. Fidelity in the discharge of its duty as trustee should be the end of its responsibility. While its absolute guaranty remains a feature of law, the broad question will again and again recur, If the Government is to take the ultimate and final risk of bank notes, why should it not enjoy the immediate and continuous profit arising from the circulation of paper money issues? There is a good answer to this plausible inquiry, but it is not obvious, and to make the answer clear would require a more extended treatment than this opportunity affords.

Thus the problem of national finances would be greatly simplified.

Objections of various and vigorous kinds will be offered to the propositions above indicated. It will be asserted, on the one hand, that to give banks privileges so great will induce the creation of banks organized for the sole purpose of note issuing, and that the consequence will be a repetition of the former evils

of a "wild cat" currency. On the other hand, it will be objected that the inducements to embrace the provisions contemplated are insufficient, and that the scheme would fail for that reason. The first-named objection will not stand the test of fair examination. As to the second, it will appear that, though the inducements are not large, they are sufficient. As previously noted, the advantage to a bank to issue circulation under present laws is equal, under the best possible conditions, to seventy hundredths of 1 per cent on its capital stock, and perversely enough the present system works to reduce the advantage in those regions where bank notes are the most useful form in which bank credit can be extended to the borrower. Where the rate of interest is 4 per cent, the advantage or profit is seventy hundredths of 1 per cent; where the rate of interest is 8 per cent, the profit falls to thirty-one hundredths of 1 per cent.

In comparison with this statement, it may be well to show the advantage or profit under a system modified as suggested. The result has been carefully worked out by the Government Actuary, and is as follows: In a locality with the interest rate at 4 per cent there would be a profit of 2.08 per cent, provided the whole circulation could be kept out all the time. If only 75 per cent of the limit allowed could be kept in circulation, the profit would be 1.27. In a 6 per cent locality, under like conditions as to average circulation outstanding, the profit would be 2.35 and 1.74, respectively, and in an 8 per cent locality the profit would rise to 3.8, if all the circulation could be kept out, or 2.20 if only 75 per cent of the limit could be utilized. Thus, quite contrary to our present system, bank notes could be the better employed in those regions where bank notes are most required for the people's use. Yet under no conditions anywhere would the advantages be sufficient to organize banks with a view to the profit on circulation alone. Where capital is scarce and interest the highest, the inducement would be the greatest, but the ability to secure deposits would even there be necessary to induce a bank's organization. The advantage of circulation as proposed would be helpful to sustain a bank where deposits must be small, and thus the two cooperating would no doubt bring the benefits of a bank to localities much in need of the services a bank renders.

Again, it will be alleged that the security furnished by the proposed Guaranty Fund would be inadequate; that bank failures would soon exhaust its supposed protection, and losses would sooner or later fall upon bank-note holders. This is an important matter, and all reasonable doubts in this particular should be removed. The proposition involves the contribution of one-eighth of 1 per cent annually on the capital of all banks which may avail themselves of its provisions.

In order to get some data on this point and to bring the light of experience to bear upon it, a careful analysis of the history of national banks for the last thirty-six years has been made. A hypothetical tax of one-eighth of 1 per cent was charged against all the national banks from their organization to date, and the amount so accruing was passed to the credit of the imagined Guaranty Fund. As individual banks from time to time have actually failed, it was assumed that

had these banks enjoyed the privileges above proposed they would at the time of their failure have had outstanding the full amount of notes allowed. The Guaranty Fund was then charged with the difference between the value of the securities held by the Treasurer of the United States in trust and the face amount of their outstanding notes. Afterward the Guaranty Fund was credited with the amount which would have been realized by the Treasurer had he received the same percentage in dividends upon his claim for the Guaranty Fund as the final liquidation of the banks showed was paid to depositors. The result of this shows that all note holders would have realized the face value of such notes without any delay; that the Guaranty Fund, instead of being exhausted, would have steadily grown, and that on the 1st of January of the present year there would have been an unused surplus to the credit of the Guaranty Fund of $27,421,950. This demonstration, drawn from past history, furnishes better evidence of the entire sufficiency of a Guaranty Fund, to the end designed, than is usually enjoyed in human affairs when it is sought in any direction to guard against the contingencies of the future.

There is one more objection which will be advanced—the only one that in my opinion possesses any real merit. It will be affirmed that, with our system as it is—banks constituted independent units, scattered over the land, with no general effective control anywhere lodged, with no principle of co-ordination or co-operation—the note-issuing function should be quite prohibited except upon absolute security, with ample margin deposited in advance. It might be broadly affirmed that while this weakness continues to exist banks should create no liability, either to note holders or depositors, and in what is said under the head of "Banking" I have argued that to this general weakness there should be addressed an appropriate cure.

The best that can be said under present conditions is that if our system be defective it is much better than none. Banks are as essential in the business affairs of the people as railroads and ships are essential in the transportation of commodities. The note-issuing function, within the limits of entire safety, is as legitimate and as serviceable to the community as is the issuing of bank credit in any other form. It is a question in which the convenience of the people and the economical use of bank credit are concerned. The objection last considered, then, is good as a general criticism to our system of banking, but will not apply with any peculiar force to bank-note issues of currency under the conditions of joint security from bonds and a sufficient Guaranty Fund.

On April 1, 1898, the interest-bearing debt of the United States was $847,366,680. Incidental to the war with Spain the debt was increased so that on November 1, 1899, its highest point, the amount stood at $1,046,049,020. Two years later, or on November 15, 1901, the debt stood at $954,027,150, showing a reduction of $92,021,870.

This statement covers only the face amount of the debt. Interest is as much a part of a debt as is the principal, and this feature of the debt has been anticipated and paid to an amount nearly as great as has been the reduction of the

principal. By the application of $43,582,004 of the public moneys, interest to the amount of $54,548,424, which would otherwise have been a charge against the Treasury during the next seven years, has been paid, so that, broadly speaking, the public debt within two years has been reduced by the sum of $146,570,294.

It is to be noted also that the cash fund in the Treasury has risen from $226,166,944 on April 1, 1898, to $322,514,732 at close of business on November 15, 1901, an increase of $96,347,788. The effective reduction of the debt and increased cash on hand exceed in their total the Spanish war bonds sold, amounting to a little less than $200,000,000.

As a consequence of the operations resulting in this very satisfactory condition of things, the annual interest charge on account of the public debt has been reduced from $40,347,884, where it stood November 1, 1899, to $28,471,228 on November 15, 1901.

On April 1, 1898, the annual interest charge was $34,387,377. There is therefore shown an annual reduction in interest, dating from the present time, of $5,916,149, as compared with a period just antedating the Spanish war. The facts indicate a condition of unparalleled strength in the Treasury, and go far to explain the superior credit of the United States as measured and illustrated by price quotations in the world's financial markets.

It would, then, appear that the present is the most propitious hour in all our history, and as favorable a one as we may hope for in the future, to enter upon judicious measures to eliminate such elements of financial weakness as experience has brought into view, and to perfect, if possible, our now imperfect system of currency. Careful reforms are to be desired; revolutionary measures are to be feared. In the direction toward better conditions in banking and currency, the attention of Congress is earnestly invited.

ACTION TO RECOVER A DEPOSIT.

In an action to recover the amount of a deposit in defendant's bank to the credit of plaintiff's assignor in insolvency, the evidence showed that plaintiff's assignor in making a deposit stated that its capital was $500,000, with about $30,000 undivided profits; that not to exceed $50,000 had been paid in in money, the balance being profits consisting of second mortgages taken by such assignor to secure commissions on loans made, secured by first mortgages, which such assignor had guarantied; that the second mortgages proved worthless; and that defendant bank had discounted the note of such assignor, relying upon such statement. It was held to justify a finding that the statement by the assignor of its financial condition to a commercial agency, with knowledge that it would be relied on by parties giving it credit, was false and fraudulent.

FINANCIAL AND COMMERCIAL OUTLOOK.

One with a lively imagination and pessimistic proclivities can conjure up difficulties that will in the near future result in a reaction of the existing industrial prosperity. And there are such natures, who are basing their predictions on the rampant greed of promoters, which is an inevitable forerunner of over-capitalization, on the increased productive capacity of the country, which means over-production, and on bad management. Indications, however, in every avenue of trade, even with all the vicissitudes that might occur, reveal such a contradictory state of affairs that it is safe to assume the trite phrase "Industrial prosperity never brighter" will bear repetition for many succeeding months. As a general rule, the latter half of the year does not exhibit the same activity in trade as the first half, but this year promises to be an exception. A few unfavorable elements that have recently presented themselves have been eliminated, and now no specific adverse influences are visible.

The corn crop, which for a time was the source of uneasiness, has so far resulted in nothing but a small yield, and has exerted no detrimental influences on any other industry. It was predicted that the railroads, who derive from the movement of crops much of their traffic, would be unfavorably affected, but as yet they continue reporting earnings on a par with previous months, indicating the healthy condition afforded by diverse sources of income. Now that the crops have practically all been moved, there will of course be a falling off in the traffic of some of the railroad systems, but this fact, even though the reduction is not offset by the acquisition of other tonnage, need not result in any cutting of dividends. The condition of the railways throughout the country has been much improved in the last few years, and large expenditures are still being made, but should traffic diminish an equilibrium could be created by a similar decrease of costs in this direction. Besides this, the large accumulated surpluses now on hand could be utilized for any depreciation, and the many new and short lines that have been built and are operating in especially profitable districts, coupled with increased economy of management, should also have a material effect on earning capacities.

The monetary situation, which for a time gave evidences of stringency, now presents no immediate cause for alarm. Money is still being sent to the West and South, but an equilibrium will soon be reached, and the movement of funds tend again toward the East. The need for money in the South is accentuated somewhat at this time because of the cotton crop moving, but the contingency is viewed with complacency, and will not have any adverse influence on the rates for money. October saw some gold export engagements, but it was not believed to be the beginning of any extended movement. There is one condition in the money market that needs excite apprehension, and that is the fact that bankers persist in maintaining only the minimum reserve. The facts have demonstrated that they are good weather sailors and nothing more. During the crop moving period, although the trend of money to the West in the fall months is a

periodical affair, the banks this year, as in past years, were unable to meet the demand alone. As the drain on their resources increased, they were compelled to apply for aid to the Secretary of the Treasury, who, because of the large and ever-increasing government surplus, was in a favorable condition to give the needed relief. This he did by offering to purchase twenty millions of Government securities. Along with that disbursement, he had for some time previously been purchasing bonds in the open market, which aided the monetary situation, not only materially but sentimentally.

The most conspicuous feature in the industrial situation is the extraordinary demand for steel rails. Many large orders have already been given by the railroads, but only recently the Pennsylvania company placed a further one for 170,000 tons, and which is believed to be the forerunner of many similar orders from other companies. The capacity of the mills is taxed to the utmost, and yet the demand is greater than the supply. It is, in fact, a season of unparalleled activity in every branch of the iron and steel business, and there are no visible signs of abatement. Rather the reverse condition is evident, for an increasing demand is continually adding strength to the situation, and even the general reduction of tonnage coincident with the approach of winter, and considerable stoppage of outdoor work, is not verified. There are few manufacturers who are not two or three months behind in their orders. Prompt delivery commands a considerable premium. The tonnage that is already booked among the mills (over 1,000,000 tons) is enough to carry them through the next six months, and unless there is a decided decrease in the consumption pretty soon, the mills will be having enough back orders to tax their productive capacity for the next year. The managers of the steel interests have exhibited their confidence in the situation by placing large contracts for billets for the first half of next year at present high prices.

The pig iron industry is a close second in activity. The total output of the blast furnaces this year is 16,000,000 tons—almost 2,000,000 more than was ever produced in the same period of time. Here, in spite of the gigantic output, consumption has kept pace and prevented any signs of accumulating stock; in fact, the stocks accumulated some time ago are being steadily decreased.

The situation in the wire nail industry is the only one to which is attached any uncertainty. In this field there has been overproduction, but the condition will probably be remedied without much trouble as the wire trust contemplates closing some of their mills soon for needed repairs, thus diminishing the output and arriving at a normal basis.

The copper situation is reflected in the depressed price of copper stocks in the speculative market. Production continues in excess of the demand, and it seems probable that prices will be reduced. There has been an endeavor to unite the warring interests in this field in order to come to some agreement as to the restriction of production, but so far no success has attended the efforts. Not only has the domestic trade fallen off, but the foreign trade for the nine months of the calendar year also reflects a shrinkage.

The coal interests are on the top wave of prosperity, and this year is to be a

most remarkable one. The production of the anthracite coal mines for 1901 will probably be 10,000,000 tons more than last year, and still with this tremendous increase the prospects for overproduction are very vague. The one difficulty that is found in the situation is the lack of sufficient car tonnage, which is a hindrance to the proper hauling of the output.

In the railroad community there is no cause for complaint. The earnings keep on increasing, and will in the aggregate be larger this year than last, even though there is a falling off in traffic from now on. The gross and net earnings of the railroads as reported for the month of August show an increase over the same period in 1900 of $12,000,000 gross and $6,000,000 net, while the increase for the nine months of the present year as compared with last, for 109 roads, approximates $70,000,000 gross and $32,500,000 net.

The main topic of interest in railroad circles during the last month has been the relation of the Great Northern and Northern Pacific to the Burlington system. Both of the interests are very desirous of securing the controlling hand in the Burlington, and so strong is this desire that compromise seems out of the question. The situation at the present time indicates that the Union Pacific is the controlling factor in the Northern Pacific, which has control of the Burlington. This control, however, lies in the possession of preferred stock, most of the common stock being in the hands of Great Northern interests. It is, however, intimated by the Great Northern people that the preferred shares are simply demand obligations and can be retired by the board of directors of the Northern Pacific at any time at par. This position is conceded by the Union Pacific, but at the same time they contend that if they are so retired the holders of the certificates must receive an equal share in the new stock or other obligations issued in their place. If this is true they can of course continue to control the company through its voting power. Both roads desire control of the Burlington, contending that it is absolutely essential to the proper development of their own lines. The only hopeful view in the situation arises from the fact that the struggle will have a far-reaching effect for good or evil, and therefore every effort ought and probably will be made to come to some amicable understanding.

Owing to the cheapness of money, and the bright outlook, the stock market has been inclined to be strong. The movement of prices, however, were uncertain, and indicated that an amount of manipulation was going on. The public is not much of a factor in the situation, for they have not yet recovered from the shock of the panic last May. Unless there is a slump in industrials, which many predict, the course of prices should tend upward as most other conditions are favorable.

Not only is there unparalleled activity in domestic trade, but the foreign trade as shown by the Bureau of Statistics continues with scarce any diminution. Whether or not, with the depression existing in European countries, this trade can continue on a par with the present is a question, if, besides the depression, there is any trade war inaugurated it cannot. The latter condition is not only probable but possible, as there is strong inclination on the part of influential legislators to allow the tariff to stand as it is, and such a course does not insure for us the advantage of minimum tariff abroad.

THE GOVERNMENT BALANCE SHEET.

The balance sheet of government finances for the fiscal year 1901 as presented in Secretary Gage's report to Congress is as follows:

The revenues of the Government from all sources for the fiscal year ended June 30, 1901, were:

From internal revenue	$307,180,663.77
From customs	238,585,455.99
From profits on coinage, bullion deposits, etc	12,731,256.94
From revenue of the District of Columbia	3,986,176.19
From fees—consular, letters patent, and land	3,414,933.49
From sales of public lands	2,965,119.65
From navy pension, navy hospital, clothing, and deposit funds	1,778,454.91
From tax on national banks	1,681,473.05
From sales of Indian lands	1,493,321.24
From payment of interest by Pacific railways	1,316,516.62
From miscellaneous	841,216.03
From customs fees, fines, penalties, etc	711,791.43
From sales of ordnance material	703,054.42
From immigrant fund	585,082.70
From trust funds, Department of State	537,621.58
From Soldiers' Home permanent fund	492,623.66
From sales of Government property	450,698.49
From deposits for surveying public lands	247,258.90
From sales of lands and buildings	236,897.53
From tax on seal skins, and rent of seal islands	232,655.75
From prize money to captors, Spanish war	217,490.60
From prize money to navy pension fund, Spanish war	217,477.76
From proceeds of Arkansas bonds redeemed	85,000.00
From depredations on public lands	75,977.70
From license fees, Territory of Alaska	84,087.90
From part payment Central Pacific Railroad indebtedness	4,576,247.10
From sale of claim of United States against Sioux City and Pacific Railroad Company	2,122,841.24
From dividend received for account of Kansas Pacific Railway	133,942.89
From Postal Service	111,631,193.39
Total receipts	$699,316,530.92

The expenditures for the same period were:

For the civil establishment, including foreign intercourse, public buildings, collecting the revenues, District of Columbia, and other miscellaneous expenses	$117,327,240.89
For the military establishment, including rivers and harbors, forts, arsenals, seacoast defenses, and expenses of the war with Spain and in the Philippines	144,615,697.20
For the naval establishment, including construction of new vessels, machinery, armament, equipment, improvement at navy yards, and expenses of the war with Spain and in the Philippines	60,506,978.47
For Indian Service	10,896,073.35
For pensions	139,323,621.99
For interest on the public debt	32,342,979.04
For deficiency in postal revenues	4,954,762.21
For Postal Service	111,631,193.39
Total expenditures	$621,598,546.54
Showing a surplus of	$ 77,717,984.38

In addition to the revenues collected during the year and the amounts received on the indebtedness of Pacific railroads, the cash in the Treasury was increased $1,550 by the issue of 4 per cent bonds in liquidation of interest accrued on refunding certificates converted during the year.

The securities redeemed on account of the sinking fund were as follows:

Fractional currency		$ 2,578.78
One-year notes of 1863		100.00
Two-year notes of 1863		100.00
Compound-interest notes		550.00
Loan of July and August, 1861, called		14,000.00
Loan of July and August, 1861, continued		500.00
Loan of 1863, called		3,000.00
Seven-thirties of 1864-1865		100.00
Funded loan of 1891, called		5,850.00
Funded loan of 1891, continued at 2 per cent		21,705,250.00
Bonds purchased—		
Funded loan of 1907	$12,983,700.00	
Loan of 1904	1,084,300.00	
Loan of 1908-1918	291,520.00	
		$14,359,520.00
Premiums on bonds purchased—		
Funded loan of 1907	$ 1,724,471.33	
Loan of 1904	91,816.68	
Loan of 1908-1918	24,832.76	
		$1,841,120.77
Premium on bonds exchanged—		
Funded loan of 1907	$ 9,137,315.17	
Loan of 1904	2,136,085.09	
Loan of 1908-1918	1,535,051.92	
		$12,808,452.18
National bank notes redeemed in excess of deposits		5,743,569.00
Total		$56,484,690.73

Compared with the fiscal year 1900, the receipts for 1901 increased $25,-721,099.74, while expenditures increased $22,253,561.44.

CHANGES IN TRADE CURRENTS.

The gulf stream of commerce now floats eastward to Europe, westward to the Orient, and south to Australia and the Latin republics. This great change in the currents of trade is the result of no accident. It is not due to foreign crop failures, but is the natural and inevitable evolution of events prompted to an important degree by the Government working through its different departments, and the present condition is so brilliant that the source from which the movement sprang is almost concealed. There is no department of the Federal Government that has not in its own sphere contributed to the expansion of American commerce.

THE QUESTION OF BRANCH BANKS.

Much discussion has recently been indulged in regarding the prohibition of national banks to have branch institutions, and the advisability of the repeal of this law. The fundamental objection that animates the minds of the opponents of the branch banking system is the antagonism against any and all centralized "money power." Further than this there is the contention that a large, powerful institution by the inauguration of numerous branches would make it impossible for any new associations to be incorporated, thus creating monopoly in a community with the consequent bad effects. Such an argument as the latter might have some force, although monopolization is not in accord with natural law, and the abuse of privilege on the part of banks as well as any other industry will invite competition, and competition always creates the desired equilibrium.

There is no specific regulation in the National Bank Act that prohibits the formation of branch banks, although it has been held by Comptrollers of the Currency that such prohibition is implied throughout the act, which implication has been upheld by the courts. There is one exception to this general rule, which is a provision giving authority to State banks to continue maintaining branch agencies that they may have in operation, at any time they are converted into a national association. This can only be done, however, when the parent bank assigns to its branch agencies at the time of conversion a definite proportion of its capital.

The regulation against the establishment of branch banks by national institutions is not an efficacious one, in fact has some detrimental elements that would be eliminated should the law be repealed. In the first place the evil of centralized power has been much magnified, and has become a prejudice with many, rather than a product of clear reasoning. It is in harmony with natural and economic law, and is therefore inevitable. Although the restriction against branch banks has been with the hope of minimizing this evil, it has in fact been nil. The larger national banks in the more populous communities have under their control many of the smaller institutions in their locality, and though they are, in all but name, agencies they are forced to retain their original identity. The desire, therefore, of large national banks to be permitted to establish branches is simply a sentimental one. They have the agencies, and would only prefer to have the name changed to that of the parent institution. Thus, their being in existence, although in a manner illegal, is sufficient to do away with the objection that the allowing of branch banks would result in too powerful combines, or the further objection that the banking of communities would be monopolized. Their existence without noticeable detriment to the communities is the surest proof of the fallacy of the arguments advanced.

Still another contention for the repeal of the implied provisions against the establishment of branches is the fact that a better safeguard would be afforded

the public depositor. The banker of to-day reaches out in far less conservative lines than ever before. He must endeavor to be a competitive factor, he must show results, and the consequence is greater risks. At the present time, although many of the smaller banks are under the control of the larger institutions, they are liable only to the extent of their own assets, that is, in case of failure of the small bank, the depositor would not have recourse to the controlling factor, but would have to content himself with whatever he could secure from the assets of the failed bank. On the other hand, should the national institutions be allowed to establish branches, all these smaller controlled institutions would lose their identity and become an integral part of the larger associations, who would thus become liable, and because of their vast resources inject an element of strength into the mediocre institutions so united.

Every person doing business with banks is desirous of carrying on his operations with strong and well tried institutions. This, however, is not always possible with the small merchant and tradesman outside of the banking districts in the larger cities. He is under the necessity of dealing with banks in his own neighborhood which are not recognized as having the elements of strength they might have, and the depositor, whom the Government seeks to protect, is far more liable to loss than were he dealing with the branch of some strong and recognized institution.

The question of branch banks in rural communities has also received its full share of attention. There are not a few who contend that the allowing of branch national banks would be an effective remedy for the high and unstable interest rates in those sections, as they would be avenues for supplying a much needed credit currency. Its efficacy would lie in its power to distribute the notes of the larger institution among the small tradesmen and producers. Such an arrangement has proven effective in other countries, establishing an equilibrium in interest rates, and with the large resources available, also being effective in extending credit facilities. It is not, however, in the fact of existing branch agencies alone that this is accomplished, but in the unlimited note issuing power granted the parent institution.

The Act of March 14 permitted the establishing of banks with a capital of $25,000 in towns of small population, and of this class a considerable number have been chartered. They have not, however, been instrumental in providing for the transfer of capital in loanable form when and where it was needed. They were handicapped by the provision necessitating a deposit of bonds as security for their notes. These bonds were quoted so high when they were purchased that it was essential that every note so secured be kept actively employed to prevent a loss to the banker. It is here that the fault lies. Was a bond security not required, or was it possible for the banks to issue a certain amount of their notes on their assets, a time of extraordinary demand could be met without hesitancy, and situations that now result in panics be alleviated before causing distress.

BUYING AND SELLING EXCHANGE.

One morning the quiet of a country town was rudely broken. A flaming editorial appeared in the weekly organ calling all people to witness what had become of the money of the country. That it was gone, the writer averred, was too, too painfully evident. Misery growing, idleness fostering crime, poor men denied their mess of pottage, the per capita reduced to an alarming extent, while rich men reveled in bonds, boodle, and—and—blood! And why? What was the reason? No need for politics to explain a thing so potent! No need for polemics to prove a fact staring every thoughtful man in the face! An immense foreign-born population, an alien class, was slowly draining the United States of its circulating medium, sending it back to the fatherland to enrich the coffers of the decadent dynasties of the old world. Yes, and in this, for reasons only too apparent, considering how these cormorants profited by the people's suffering and degradation, they were aided and abetted by the banks of the nation. One had only to look about him to see this, and here the worthy editor skilfully revealed the concrete cause of his warmth and vigor. It seemed that a young banker with more egotism than sense, and much more noise than profit, had displayed in his window, in large letters, this sign:

"We Issue Drafts Direct on the Principal Cities of Europe and the Orient."

Now no one can appreciate the acumen of this editor so well as the country banker, who is conscious of it, by the number of calls he has, in a year, for drafts on Europe, or, say, the Orient.

The buying and selling of exchange in the country is a very small matter, save in a few localities where the gallant young banker's advertisement, attracts a large local foreign-born population. These localities are but a small part of the great American whole. Domestic exchange is rarely bought, in the ordinary country bank, which is really the typical bank in this country. And, year by year, owing to the lack of organization on the part of bankers, and the insistent cheapening of all business service, less of it is sold, and more given away. "Exchange bought and sold" clings to many a bank advertisement, when the fact is gone. Yet the draft business of banks is enormous.

Not so with banks in the reserve cities which feel the influence of crop movements, which are in touch with the balance of trade, and the consequent gold movement of the world. Money with them becomes a commodity to be bought and sold to meet the temporary demands of a huge superstructure of credits. At all times the distribution of deposits requires more or less shipment of currency and coin, which it is desirable to avoid by the bargain and sale of exchange. In this way cost of transportation is avoided, and an illustration is had of the value of money in use as it responds directly to need, and which demonstrates physically that the world's finances are based ultimately upon gold.

Express company charges having become burdensome a movement has been quietly growing throughout the country to reduce expenses by registered mail shipments, insured.

The immense saving to the people of the United States by the exchange system of their banks, is rarely appreciated by average depositors. Let us say that there are ten thousand banks and that they issue to their customers an average of five drafts per day for which a charge of five cents each might be, and in some sections is, exacted. What does this draft mean? It means that the depositor deposits his money in the home bank and that that gives to him, in return for his check, an order on a Chicago or New York bank directing it to pay, to whomsoever he may designate, a sum which he owes to a creditor. The home bank, in the meantime, transporting his own money to the distant center to meet its own check drawn as aforesaid. The customer, therefore, has his money carried there, free of charge. Now to our illustration: Suppose the bank on the five drafts exacted a charge of five cents each, or twenty-five cents a day, ten thousand banks would receive twenty-five hundred dollars per day for this service, or more than nine hundred thousand dollars per annum. As it is, charges to customers are becoming more and more infrequent.

Let us take another illustration: The clearings of New York banks are upwards of thirty billions of dollars per annum. Suppose one-third of this sum to be made up of outside bank drafts, or ten billions, and an average cost of shipment of money to be fifty cents per thousand—this work alone, would represent a saving of five million dollars per annum.

Exchange is defined as "The system by which titles to commodities in distant localities are transferred without payment of actual money, by means of credits, drafts, etc."

We do not completely comprehend the service of the banking system, which makes this possible, until we realize what a saving the system is over the use of actual money, and that it is practically performed free of charge. The individual draft is a commercial article of exchange, but it does not enter into this computation. The bill of exchange drawn in one country upon another country and sold where drawn, depending for its market value, as we have said, upon international trade and monetary systems, while it stands behind and determines, to a certain extent, domestic exchange, in point of cost does not affect this service. These bank drafts (taking the place of by terminating book credits in countless instances, as we say, paying bills) these bank drafts represent for the most part cash transactions; that is, time, as in the individual draft, is wanting—they really *transfer money* to the place of payment. How it is that Chicago or Galveston exchange counterbalances New York exchange between the banks, leaving but balances to be occasionally remitted, is understood by following in the mind the course of the products exchanged by the people of the different localities. Credits become offsets and neutralize each other. The draft does its work and dies.

Every bank is a clearing house for its own checks—it is a machine for canceling the indebtedness of its depositors. Every city is a clearing house for its tributary trade, with banks as public servants. Every section clears its products through checks, exchanges its products through drafts, by means of banks. Thus

the banks of the country, by certifying titles, perform the service of exchanging the possessions of seventy-five millions of people. While the system is self-protective to the banks, requiring them to ship comparatively little money, yet the saving accrues to the individuals, just the same, for they could not under any circumstances supplant these bank credits with personal and firm credits, save to a very small extent.

Many writers make the buying and selling of exchange a distinctive feature of banking. And it cannot be doubted. Therefore, with rates of interest constantly being lowered, it would seem that the bargaining of exchange should form a legitimate source of profit. As banks increase the service must necessarily increase, the use of credits more and more taking the place of money, the banks becoming more effective, increasing commerce as well as bearing its increase. Yet the tendency has been toward gratuitous service. If it is against the principle of banking, it must ultimately be made to pay in practice through pure self-defense. CHARLES W. STEVENSON.

THE STRUGGLE FOR COMMERCIAL SUPREMACY

Land grabbing by nations is not as marked as in former times, but competition is still as active as ever, and manifests itself in a struggle for markets. To control markets is to make the earth contribute to the welfare of the dominant power. The knight of the grip has usurped the place of the knight of the sword, and his conquests, while bloodless, contribute to the welfare of the nation he represents. Governments, while not engaged directly in trade, find their highest mission in stimulating such conditions as will most contribute to the enlargement of the market for national products. The paternalism which opens doors and invites producers, manufacturers and merchants to enter and dispose of their surplus is above criticism, and stimulates rather than stultifies individual efforts.

EFFORTS TO REOPEN GOLD MINES.

Steps are being taken to reopen all the Johannesburg mines. From 1887, when returns of the gold-mining industry at that place were first published, up to the end of August, 1901, the Rand's contribution to the world's production of gold was 22,811,125 ounces. A few of these mines have been in operation during the past year.

The orders for steel rails already booked for delivery in 1902 amount to nearly 750,000 tons.

Exports of the United States for the eight months of the calendar year ending with August were greater by $23,000,000 than for the corresponding months of 1900.

THE RAND-McNALLY
BANKERS' MONTHLY

A financial magazine devoted to the interests of banks, bankers, brokers, investors, and general commerce.

SUBSCRIPTION PRICE:
(Without Bankers' Directory) per annum.....$ 2 00
Entered at Chicago Post Office as second-class mail matter.

PUBLISHED IN CONNECTION WITH

The Bankers' Directory
AND
LIST OF BANK ATTORNEYS

Now in its twenty-fifth year of publication, issued semi-annually in January and July.

SUBSCRIPTION PRICES:
January and July editions (indexed), per annum..$10 00
Single edition (indexed) 6 00

RAND, McNALLY & CO., PUBLISHERS,
CHICAGO, ILL.

Write for Prospectus and Advertising Rates.

BANKING RESULTS OF YEAR.

The following is from the report to Congress by William B. Ridgely, Comptroller of the Currency:

The authorized capital stock of the 4,279 national banking associations in existence on October 31, 1901, was $663,224,195, which is a net increase during the year of $30,721,800. There was an increase in capital stock of $21,674,500 by banks organized during the year, including $120,000 of newly organized associations which increased their capital stock to that amount subsequent to the date of organization. The associations which were in existence on October 31, 1900, increased their capital stock during the year to the extent of $21,815,000. There was a decrease of capital stock of $8,040,000 by voluntary liquidations. This amount includes the capital stock of banks which have not yet deposited lawful money to retire their circulation and withdraw their bonds, the accounts being still carried on the books of this office. During the year thirteen associations, with capital stock of $1,960,000, were placed in charge of receivers, two of which, however, with combined capital stock of $200,000, were proved to be solvent and permitted to resume business, leaving the number and capital stock of insolvent banks for the year eleven and $1,760,000, respectively. There was a further loss of capital stock of $3,752,700, by the reduction of capital stock of active associations. Of the thirty-nine associations placed in voluntary liquidation twenty-two were succeeded by or amalgamated with other national banks; six were absorbed by State banks or trust companies, and eleven liquidated for the purpose of winding up their affairs.

The number of reporting associations increased from 3,942 on December 13, 1900, to 4,221 on September 30, 1901. The aggregate resources of the banks on the latter date reached a higher point than ever before in the history of the national banking system, namely, $5,695,347,294.96, an increase since September 5, 1900, of $647,208,795.67. Each successive report during the year shows an increase in volume of loans and discounts. On December 13, 1900, the amount of assets of this character aggregated $2,706,534,643.35, and on September 30, 1901, $3,018,615,918.40, an increase since the report on September 5, 1900, of $331,856,275.83.

On February 13, 1900, the date of report nearest to March 14th of that year, when the act was approved authorizing the issue of circulating notes to the par value of bonds deposited therefor, bonds for that purpose were held by the Treasurer of the United States in trust to the amount of $236,283,870. On December 13, 1900, the amount had increased to $306,622,180, and on September 30, 1901, to $329,372,830. Bonds on deposit as security for Government deposits increased from $101,414,820 on December 13, 1900, to $107,107,100 on September 30, 1901. The total investments of national banks in Government bonds on December 13, 1900, amounted to $418,061,920, and on September 30, 1901, to $444,376,490.

On February 13, 1900, the aggregate amount of paid-in capital of 3,604 banks reporting was $613,084,465. By December 13, 1900, with an increase of banks to 3,942, there was an increase of capital to $632,353,405. At date of last report from the 4,221 banks, their paid-in capital stock is shown to have been $655,341,880. Compared with September 5, 1900, the paid-in capital stock has increased since that date in the sum of $25,042,849.28. The surplus and net undivided profits of the associations on September 30, 1901, were $279,532,858.62 and $151,029,249.26, respectively, or approxi-

mately an amount equal to two-thirds of the paid-in capital stock. Since September 5, 1900, the outstanding circulation of national banks, as shown by the reports of condition, has increased in the sum of $39,914,966, standing on September 30, 1901, at $323,863,597.50. There is still carried on the books of a few associations converted from State banks circulating notes issued by the latter to the amount of $51,874.50.

National banks held the greatest amount of individual deposits during the existence of the system on July 15, 1901, namely, $2,941,837,428.77. Liabilities to depositors on December 13, 1900, aggregated $2,623,997,521.88, and at date of last report $2,937,753,233.33, a decrease since July 15, 1901, of $4,084,195.44, but an increase since September 5, 1900, of $429,504,675.80.

Government deposits on September 30, 1901, showed an increase over the amount held on December 13, 1900, of $23,415,992.20, the aggregate held on the latter date being $101,408,774.93.

The net amount of liabilities of national banking associations on September 30, 1901, on which reserve was required, aggregated $3,661,644,311.74, the reserve required thereon being $759,743,977.87, and amount held $1,012,299,102.57, or 27.65 per cent.

The refunding clause of the act of March 14, 1900, resulted in a material change in the class of bonds on deposit with the Treasurer of the United States, in trust as security for national-bank circulation. On October 31, 1901, the bond deposit had increased to $329,833,930, all of which, with the exception of about 4 per cent, consisted of 2 per cent consols of 1930.

On October 31, 1901, the outstanding circulation of national banks amounted to $359,832,715, an increase for the year of $28,219,447, and since the passage of the act of March 14, 1900, of $105,806,485.

The Comptroller has prepared tables showing the aggregate resources of national, State savings banks, private banks, and loan and trust companies from reports made to him or obtained from other sources. The result of this investigation shows the existence of 12,972 banks of all kinds in the country, with an aggregate capital of $1,138,042,134; surplus and undivided profits of $693,465,095 and $270,855,253, respectively; deposits, $8,619,285,110; and loans and discounts, $6,491,630,743.

These consolidated returns are presented in detail for each class of banks in each State and geographical division, and all banks of each class in geographical divisions and in the United States. In the New England States there are shown to be in operation, by these returns, 1,103 banks, with deposits aggregating $1,511,209,112 and loans of $1,112,156,141. In the Eastern States the returns from 1,976 banks show deposits aggregating $4,156,162,050 and loans of $2,831,479,771. The excess of deposits over loans in this geographical division and in the New England States is due to large investments in stocks, bonds, and other securities by savings banks.

The deposits in banks in the Southern States amount to $501,905,118 and loans to $493,188,951; in the Middle States deposits aggregate $1,720,073,957 and loans $1,520,994,394; in the Western States the deposits in the banks are shown to be $294,383,819 and the loans $229,665,067; in the Pacific States deposits aggregate $412,534,452 and loans $290,198,156.

Statistics were obtained on the same lines from one national, three other incorporated, and two private banks in Hawaii; three incorporated banks in Porto Rico, and seven incorporated banks, including branches, in the Philippine Islands, making an aggregate of sixteen institutions in these new territorial possessions. The aggregate capital reported is $4,313,978; surplus and undivided profits, $1,627,250; deposits, $23,018,602; and loans, $13,908,262.

The report shows that during the year ended March 1, 1901 on average capital of $622,366,093.60 and surplus of $257,948,296.36, the earnings in gross amounted to $197,903,623.24, from which were charged off losses and premiums aggregating $34,854,407.68 and expenses of $75,375,040.92, leaving net earnings of $87,674,174.64, from which dividends were paid at an average rate of 8.1 per cent, the amount being $50,219,115.21. Combining capital and surplus, the rate of dividends paid thereon was 5.7 per cent.

SITUATION WANTED—By man as cashier in bank or mercantile house. Thoroughly acquainted with the banking system in all its branches. References A1. Age 26. Address G. A. B., care Rand-McNally, BANKERS' MONTHLY, Chicago.

THE CREDIT SYSTEM.

No estimate of the marvelous progress that has signalized the history of the past century and is now in the very fullness of its power would be just and comprehensive that did not make adequate mention of the important part that credit has played by its contribution to the sum of human happiness, material prosperity and social elevation. The narrow view indulged by many, to the effect that credit is little more than a term defining the act of trust and confidence through which they obtain chattels on moneys for a period, at the end of which they are obligated to return their equivalent, offers but a meager conception of the economic value and vastness of a principle which not only regulates the relations of commercial intercourse, but whose scientific origin and nature have made it, and must of necessity continue to make it, the great developing and energizing force in the upbuilding, the expansion and the stability of our commercial fabric.

Commerce and credit, the mighty leaders in the processional progress of the world, before whose invincible battalions laboring for the cause of "peace and good will to men" the barriers of separation and segregation, of national hatred and competitive jealousy, have been turned away, making as the touch of nature itself all the world akin. The application of credit or the credit system is the avenue through which commercial relations are established, mutual reliance and confidence begotten and encouraged, and the attributes of the human character moulded and broadened for good, in an entirely different sense, and under more favorable auspices than could possibly obtain according to the antiquated methods, which denied to trade the exercise of those elements of faith and honor which are engrafted in the principles of the credit system. So much for the credit system in the abstract; the every day problems of business life surround it with a constantly changing but ever-increasing interest growing in proportion as its universality is applied and recognized. It reaches every section of our great Republic, its advantages are offered by the citizen of the East to his fellow-countrymen of the West, and *vice versa*, with the same confidence and liberality that the people of all sections trade with each other. It knows not or at least it does not in its practices discern any invidious state lines, blurred with contradictory, retaliatory or home-favoring laws, and consequently for that reasonable measure of protection which should govern the relations of creditor and debtor, for the safety of the one as well as the other, which will protect trade from the assaults of misfortune, accident and fraud, it looks to the national law-making body and finds its best safeguard, its unfailing promoter, its surest relief in a national bankruptcy law.

A law of this character is designed to afford to the givers of credit an equitable distribution of a debtor's estate where circumstances justify and require that the estate should be administered under the directions of the court, but quite as important, that, after such distribution has been made, the debtor will be discharged from his obligations in law and provided with the opportunity to resume a free and unfettered position in the business world. Therefore the two classes affected by the operations of such a law are those best qualified to speak intelligently as to its general acceptability and usefulness. Referring directly to the present National Bankruptcy Act, we find that it has appeared to be entirely satisfactory to the debtor class, and even the changes suggested whereby the granting of discharges would be more rigorously controlled, do not seem to have excited them to any unfavorable comment. For the credit interests it may be stated that they are very largely in sympathy with the motive of the act, and its general results and tendencies are uniformly satisfactory to them. This statement is based upon the action of the National Association of Credit Men (now numbering 3,600) in three successive National Conventions since the act took effect, recording their approval of the measure as a whole, and considerable written and printed testimony furnished directly by many of the prominent houses throughout the country and compiled during the past two weeks. In fact, we may state on authority that concerns who were bitterly opposed to the passage of the act, and were disposed to antagonize it with a view to inducing its repeal, have come to appreciate its qualities of equity and uniformity and acknowledged superiority over the tangled, diverse and chaotic State laws. At the same time, it is true that

there are features of the National Bankruptcy Act which are unfavorably regarded, and for the amendment of which there has arisen a persistent demand—and among these features we find one question upon which public attention has been centered, and which in itself constitutes so grave a problem as to warrant the most careful thought and study on the part of all interested, to the end that its solution (as is its present construction) may not be subvertive of the best interests of trade, derogatory to the established principles of business, violative of the precepts of common justice; and this question embraces that part of the Bankruptcy Act known as Section 57 *G*, defining partial payments made within four months of bankruptcy as preferences.

The general view of the commercial mind during the period between the decision in the case of the Columbus Electric Co. *vs.* Worden, Trustee, and that of the Supreme Court of the United States in the famous Carson, Pirie, Scott & Co. case, plainly indicated that there was little doubt among the commercial interests that the ultimate settlement of the matter would be upon a basis that would certainly exempt partial payments made in due course of business, innocently tendered and innocently accepted, from the ban of preferences; and this view, almost universally held, is the best possible index that business men, those who control the commerce of the country, were not prepared (and they are not now) to accept any such revolutionary interpretation of one of the commonest acts of business necessity and experience; but more, their disinclination to accept the construction that has been placed upon the partial payment feature is proof that they do not regard the holding and allowance of partial payments as any invasion of the moral rights of others, and there is no element of our national life upon whose moral caliber more reliance can be placed than the average business man.

This question, however, has now been submitted to the highest judicial authority of the nation, and a decision adverse to the views and hopes of the guardians of the credit system has been rendered. It is not necessary, neither would it be proper, to attempt to question the correctness of the opinions laid down in that decision, for we can readily see that the decision is based upon what the laws prescribes according to its verbiage, and in so construing it the judicial branch of the government has kept strictly within the technical surroundings of the case, although the narrow majority by which the decision was arrived at is not apt to allay but rather intensify the sentiment of disfavor which has been accorded the decision in question; business men cannot refrain from believing that the present status of the law in respect to partial payments cannot fail to have a tendency to unsettle business transactions, for it can truly be urged that with such a law to be reckoned with, a vast volume of payments made on account must be regarded by the business man as undefined property until the happy day antecedent to bankruptcy may arrive when a final payment closing the account will be received. Such a state of affairs makes for instability in business matters, and we may call it a condition of business aberration.

Again, the friends of a national bankruptcy law cannot but regard the law in its present shape as tending to make the entire system of bankruptcy unpopular, and this tendency, unless corrected by prompt remedial legislation, will in all probability assume such proportions as to give impetus to any movement looking to the repeal of the entire act. This statement is based upon intimate knowledge of the prevalent feeling among the credit interests. Wide publicity has been given to the views of Mr. E. C. Brandenburg, representing the Department of Justice in bankruptcy matters, in which he states that on a recent trip through the West he found that the sentiment was practically unanimous in favor of the retention of Section 57 *G* in its original shape, the assumption being that the decision of the Supreme Court had produced an entire change in the sentiment that had previously existed in that quarter of the country. We wish to take issue with Mr. Brandenburg as to the accuracy of the reported diagnosis of western sentiment. We have already referred to the action of the National Association of Credit Men, at its recent conventions, but to reduce the reference to detail it should be stated that at its Cleveland convention, held June 12th and 13th, this year, where the representation from the Western States was numerous, the sentiment was pronouncedly in favor of a prompt change

in Section 57 *G*, and this testimony has been supplemented by an investigation pursued by letter during the past few weeks directed to all lines of business, which shows that there has been no change of any kind in the temper or views of the credit interests consulted.

The action of the Supreme Court has imposed an important duty upon the friends of the bankruptcy law; the issues of correctness, justice or practicability involved in that decision are not ours to consider; the duty that falls to our lot is to labor diligently for such amendment to Section 57 *G* as will satisfy and pacify the business men of this country; they have well-defined views acquired through years of practical experience, as to what constitute a preference, and those views are reinforced and justified by the judicial interpretations given to that subject in times past. Notwithstanding that Section 1, Subdivision 25, of the Bankruptcy Act defines a "payment" as a transfer of property, and under Section 60 "*A*" (as construed) such a transfer would be a preference, bringing it within the prohibition of Section 57 *G*, has been held *to be the law, as found in the present act*, when the creditor realizes that this law as framed and construed does violence to the theory and practice, applied to the question of preferences in the past, and in addition will seriously injure and hamper him in the conduct of his business, making him the victim of words which the framers of the act never dreamed would be susceptible of such application, he is warranted in dissenting from such conclusions and in demanding required changes.

The prestige of a decision coming from the highest court in the land, a tribunal rendered sacred in the national memory by the association of the names of Marshall and Taney, naturally creates a feeling on the part of some to withhold their support from any movement designed to counteract the effect of such a decision, and it is no doubt due to this feeling that there are those who have grown lukewarm in their advocacy of what common sense demands and requires in respect to the settlement of this question.

To these we ask, what is a preference? and by that question we refer to that form or method employed by a failing debtor, with full knowledge and well-studied intent on his part to give to one or more of his creditors a larger share of his estate than can possibly be recovered by the balance of his creditors when the estate is duly administered—and again, the same form and method by which the creditor receives or secures that advantage knowing the purposes that are about to be served—that is the character of preference which the advocates of a bankruptcy act sought to avoid and prevent when they asked for the passage of the law, in order that they might be protected from the many and devious forms of preferences all based upon the description just given which were actually legalized by the laws of many of the States, but we are told that unless partial payments are subjected to the preferential clause of the law, the way will be opened for the practice of fraud upon creditors in behalf of a favored few—have you closed the door or barred the way when you allow the creditor who has been paid in full to retain his payments unless they bear the earmarks of fraud? The man who has an object in preferring a creditor, and preferences are never given without object or consideration of some kind, is hardly going to do so by distributing a few dollars here and a few dollars there: that is not the way preferences are arranged or consummated; to prefer a merchandise creditor, a bank or a relative, by a system of partial payments to any considerable amount unless within the period closely antedating the failure, would be hazardous, as the debtor would be unduly crippling himself and rendering it impossible to work along for a sufficient time to remove from the preference he had committed the taint of intent and collusion it would certainly wear.

Again, as has been remarked on many occasions, real fraud and real preferences are susceptible to discovery, and it is not difficult for the practiced eye to discern between them and payments made in the ordinary way and accepted by the creditor without question as to the solvency or intention of the debtor.

We have already called attention to the fact that full payments need not be refunded, and we desire to again revert to this feature in order that the disparity in favor of full payments as against partial payments may be displayed. In rendering the affirmative opinion of the Supreme Court, Judge McKenna stated: "It is hard-

ly necessary to assert that the object of a Bankruptcy Act, so far as creditors are concerned, is to secure equality of distribution among them of the property of the bankrupt—not among some of the creditors, but among all of them."

Is it not fair to ask how equality obtains or can obtain among all of them when one or more are allowed to stand as full paid, when the balance only receive a percentage—but to again quote Judge McKenna, "this latter view is too narrow and partial"—but why it is so is not satisfactorily explained by the additional quotation from the same opinion, that "an attempt to secure the best remedies and results in the circumstances was no doubt the aim of the legislature."

If full payments are not to be construed and treated as preferences, carrying with them the penalty of a refund, then partial payments should not be subjected to this course; if a payment made within the inhibited period of four months is a preference, and therefore an inequality has been practiced as against the bulk of the creditors, then the inequality should be rectified by repayment upon the part of all. It has been said that public policy would not justify the return of funds on the part of those who had been paid in full. What is this peculiar standard of public policy that exempts this class of creditors, but provides no protection for others—the conclusions imposed by Section 57 *G* are immoral in that they are unfair; unfair in that they discriminate between the different classes of creditors; unfair in that they stamp the part paid creditor as a proscribed character under the law, this "alleged favor to his innocence" being in effect a denial of the rights that are justly his under the acknowledged methods of ordinary business transactions.

The partial payments made to a creditor are recognized as his legitimate property in the event that he does not elect to prorate in the distribution of the estate by the surrender of those payments; but it is inconceivable how it should be his to have and to hold under one contingency, while another makes it the property of the estate. This brings to light a dual interest seemingly at variance with the theory of the rights of private ownership.

We find, however, other and equally perplexing features involved in this much debated topic. We will consider a practical proposition submitted by a prominent credit man of the West coming directly within the scope of the partial payment idea.

This credit man is dealing with a customer, to whom he accords a line of credit of $1,000. For reasons that are wise and prudent he declines to allow the account to exceed that sum at any one time. The account is active, and the sales run to $2,000 per month; after about four months' business the customer goes into bankruptcy. He is owing $1,000, and has paid within the inhibited period about $6,000. The creditor has the option of surrendering the sum of $6,000 in order to prorate, or charging the debt of $1,000 to profit and loss.

But he is told his case comes under the head of Section 60 *C*, which beneficently ordains that the shipments made subsequently may be treated as set-offs. Imagine the joy that fills the heart of this credit man as he contemplates this heaven-given privilege—set-off forsooth! It is a positive loss which has been inflicted upon him, and from which he has no relief.

This interesting case was submitted by a prominent firm in Philadelphia.

"To show the effect of the present act, an experience recently came under my observation. Some three years ago, a firm to whom we sold goods failed. We made a settlement on the basis of so much in cash and a note for $1,000 at three years. In March of this year this firm came in to see me and wanted to buy some goods, selecting about $400 or $500 stating that they did not want any time, merely wanted the goods sent out and they would remit within ten days of receipt. It was a reasonably safe proposition that the goods would be thus paid, but, in thinking over the matter, in view of Section 57 *G*, I concluded, while I might be able to get the money for this bill within a reasonable time, yet I could not tell what might happen within four months, and I felt under the rulings that if they should fail within four months that I would be compelled to return payment made for the goods they were then buying before I could prove my claim for the $1,000 note that we held; consequently I refused to send the goods. This firm has just failed again. If we had sent the goods, we would be compelled to return this $500 to prove our claim for $1,500,

and as the estate is only likely to pay 25 per cent or 30 per cent, we would get back probably just about the amount that we returned, possibly not quite so much. We would get practically absolutely no dividend whatever on the $1,000; whereas, as the thing now is, we can prove our claim for the $1,000 and get $250 to $300 out of it. Does this not seem ridiculous? It seems under the rulings that unless you have the cash before you ship the goods, it is a preferential payment, yet if a man pays cash before he gets the goods, you are all right. This does not work to the interest of the debtor, or creditor either, where the transaction is *bona fide*."

Evidences multiply that there is a feeling of deep-seated opposition to the present status of the partial payment section, for in addition to what has already been said regarding western sentiment, it is noteworthy that this view is quite as largely held in the great metropolis of the country. The *Dry Goods Economist* of New York recently interviewed many of the largest houses in New York with a result that proves that the leading exponents of the credit system there are almost unitedly against the present section.

In discussing this question it has been held by some that the operation of section 57 *G* has not been known to result in any great hardship; in other words, that the return of payments had not been of such frequent occurrence as to be regarded as oppressive; and this has undoubtedly led to an under-estimation of the extent to which its operations might carry us. We must be ever mindful of the fact that in matters of legislation we build not for the day or the year, but for the future as well as the present. We are living in the flood tide of a prosperity unexampied in the world's career—but he closes his eyes to the obvious teachings of history who fails to remember that there will be an ebbing of the tide, with all the consequences that follow in its wake. The general buoyancy that pervades commercial circles is due to this prosperity, as proven by the fact that the total failures for the first half of the present year are $71,644,244, as against $100,570,134 in the same period last year, but what of the time when doubt and disaster come upon us? What of the time when only those accounts known beyond peradventure to be of the highest order are free from the suspicions that haunt the minds of the credit-givers? Then the struggle for full payment and full payment only will commence with results that will be nothing short of disastrous. The credit system must be protected from the necessity of such measures; the debtor element must be saved from their effects.

The logical outcome should be the amendment of the National Bankruptcy Act at the next session of Congress in such a manner as will not confound the honest debtor and the honest creditor with the collusive creditor and the fraud-practicing debtor. Today they are equally enveloped in the maze of preferentialism as defined in the present act. This law was passed as the result of a struggle extending over a period of many years —it will prove quite as worthy and salutary a struggle to perfect its inconsistencies, to remedy its injustices, to the end that its administration may redound to the honor, the stability and endurance of the credit system.

Address delivered before the third annual convention of the National Association of Referees in Bankruptcy at Buffalo, N. Y., by William A. Prendergast, Esq., of New York.

MINERAL LAND FOR SALE.

Rich Zinc, Lead, and Copper Land in the Northern Arkansas mineral district. For particulars, address

A. J. EISENMAYER,
SPRINGFIELD, MO.

POSITION WANTED.— MAN of 28 years of age, at present with one of the largest Savings Banks in Chicago, where he has had nine years' experience, is desirous of making a change January 1st. Best of references, and bond can be furnished. Address,

B-23, CARE LORD & THOMAS, CHICAGO.

COLLEY CIBBER SAYS:

"Possession is eleven points in the law." And we say that possession of "Practical Bank Advertising" means to you more than a THOUSAND points in the successful advertising of your bank. Try for yourself and be convinced.

$10.00 delivered. Prospectus free.

FREMONT PUBLISHING CO.,
FREMONT, OHIO.

INFORMATION FOR BOND BUYERS.

ABERDEEN, S. D.—Roberts county has voted to issue $40,000 bonds for a court house at Sisseton and $10,000 for purchase of a poor farm.

ALBIA, IOWA.—The proposition of issuing court house bonds carried at this place.

ALLENTOWN, PA.—This place will issue $22,000 3½ per cent refunding bonds in January.

ALTON, KAN.—A special election will be held on a proposition to issue bonds to the amount of $5,000 for a water works system.

ANTHONY, KAN.—Refunding bonds in the amount of $50,000 have been registered with the state auditor.

ARMADA, MICH.—This place will soon vote on a water bond issue.

ATHENS, GA.—The county commissioners will be asked to call another election for the issuing of county bonds.

ATKINSON, ILL.—An ordinance has been passed providing for the issue of electric light plant bonds.

BALTIMORE, MD.—The city of Baltimore will offer for sale December 23d an issue of $1,000,000 in 3½ per cent bonds.

BEVIER, MO.—The council has decided to submit a proposition to issue $10,000 electric light bonds to a vote of the people.

BIGGSVILLE, ILL.—This place proposes to issue $2,000 worth of bonds to secure money enough to build waterworks.

BIG SPRINGS, TEX.—An election is to be held on the proposition to issue $15,000 in bonds to erect school houses.

BILOXI, MISS.—The city council has adopted an ordinance to submit to the vote of the city a proposition to issue $30,000 of bonds, to be used for the purchase and erection of a complete system of waterworks in Biloxi.

BLUE MOUND, MO.—The citizens of this place will vote on the question of issuing bonds for an electric light plant.

BOISE, IDAHO.—The city of Boise is about to negotiate and sell municipal refunding bonds to the amount of $90,000.

BOX ELDER, MONT.—The Box Elder school district will issue $1,500 bonds for the purpose of building a school house.

BROCKSVILLE, FLA.—An election has been called for December 21st for the purpose of voting on the question of issuing $30,000 in bonds for good roads.

BROWNWOOD, TEXAS.—An election has been called for December 21st to decide the question of issuing $30,000 in bonds for the erection of a jail.

BURLINGAME, KAN.—It is proposed to call an election to vote on the question of issuing bonds to the amount of $30,000 for a combined water and electric light plant.

CAIRO, ILL.—At a meeting of the city council it was decided to levy a tax which provides for $5,000 to redeem the outstanding bonds due in 1904.

CAMDEN, N. J.—The board of education plans to extend $150,000 on school houses before it passes out of existence on July 1st next. Bonds are to be issued.

CANONSBURG, PA.—The citizens of this place have authorized the borough council to issue bonds to the amount of $40,000 for the construction of a sewer system.

CARUTHERSVILLE, MO.—This place has voted to issue bonds for waterworks to the amount of $25,000.

CENTRALIA, ILL.—Jackson county is to hold an election to vote on issuing $60,000 in bonds to fund the floating debt of the county.

CHARLOTTE, MICH.—The city council voted to float $30,000 worth of sewerage bonds to bear date April 1, 1902.

CHEYENNE, WYO.—The citizens of this place will soon vote on issuing bonds for the enlargement of the waterworks.

CLIFTON, KAN.—The citizens of this place have voted to issue $6,000 water bonds.

CLINTON, ILL.—It has been voted to issue bonds for the improving of the Douglas school.

CLOQUET, Minn.—The citizens of this place will vote on the question of issuing

bonds in the sum of $20,000 for waterworks, sewer and light.

CORONA, CAL.—On December 23d the citizens of Corona will vote on the question of issuing bonds in the amount of $94,000 for the purpose of constructing a system of storm water ditches.

CORTLAND, N. Y.—The citizens of this place will soon vote on issuing $19,500 school bonds.

CUYAHOGA FALLS, OHIO.—The proposition to bond the village of Cuyahoga Falls for $5,000 to increase the electric light plant carried.

DALLAS, TEX.—It is proposed to refund $75,000 city of Dallas water supply bonds.

DANVILLE, VA.—A special election will be held in Danville December 19th to determine the wishes of the citizens in regard to issuing $250,000 in bonds to the Mount Rodgers and Eastern railroad which will go to tidewater.

DEFIANCE, IOWA.—An election will be held to vote on issue of $5,000 bonds for the purchase of a lignting plant.

DELRAY, MICH.—The council has decided to hold a special election to again vote on an issue of sewer bonds.

DETROIT, MICH.—New bids may have to be sought for the recent issue of $81,000 of park and boulevard bonds, $40,000 being for the purchase of a park in the Sixteenth ward, and the balance for the cost of extending Clark park.

DICKSON, TENN.—Proposals will be received for $35,000 straight 30-year 5 per cent water and light bonds, all bids to be accompanied by a certified check of $500.

DIXON, ILL.—An ordinance has been drawn up to bond the village of Franklin Grove to the legal limit for waterworks purposes.

DULUTH, MINN.—The city council has adopted the ordinance authorizing the issue of $60,000 in bonds for the extension of the water system.

DURHAM, N. C.—The citizens of this place recently voted bonds for a sewerage system and street improvements.

EAST LIVERPOOL, OHIO—Bids will be received by the city clerk of East Liverpool for 5 per cent semi-annual 10-20 year optional refunding bonds of that city to the amount of $50,000.

EFFINGHAM, KAN.—An election has been held to vote on an issue of $1,000 bonds for fire house with a city hall above.

ELKPORT, N. D.—Union county has voted bonds to build a new court house.

ELLIOTT, IOWA.—The proposition to validate bonds to be sold for putting in a waterworks system for fire protection carried.

EL RENO, OKLA.—The citizens of this place will vote on the question of issuing bonds for the erection of a new court house.

ELYRIA, OHIO.—Sealed bids will be received for the purchase of bonds.

FORT PIERRE, S. D.—This place will receive sealed bids for 5 per cent 10-20-year optional refunding bonds to the amount of $70,000.

FRESNO, CAL.—This city will vote on issuing $250,000 bonds.

GEORGETOWN, KY.—The citizens of this place will vote on the question of issuing $25,000 sewerage bonds.

GILLETT, WIS.—The proposition of issuing $10,000 bonds for waterworks and light will soon be submitted to the voters.

GRANITE CITY, OKLA.—Bonds are to be issued towards the building of the Normal school.

GRANTSBURG, WIS.—The Burnett County Board has voted to issue $5,000 bonds to build a jail and sheriff's residence.

GREAT FALLS, MONT.—The trustees of the school district at Great Falls have decided to call a special election to authorize the issuance of bonds in the sum of $30,000 to erect a new school building.

GREENFIELD, MO.—The school board has voted to issue $3,500 in bonds for the improvement of the Ozark College property.

GUEYDAN, LA.—The town of Gueydan has voted in favor of issuing $50,000 in 5 per cent bonds for drainage purposes.

HART, MICH.—Bonds amounting to $5,000 will be issued for the erection of a new county jail.

HAZELHURST, MISS.—Bids for the 5 per cent waterworks and electric light bonds of Hazelhurst to the amount of $35,000 will soon be advertised.

HENNESSEY, OKLA.—An election is to be held at this place to vote on the question of issuing $8,000 in bonds to establish a waterworks system.

HERON LAKE, MINN.—This place has voted $7,000 bonds for the establishment of a gas plant.

HOBOKEN, N. J.—The West Hoboken council has decided to advertise for bids for the sale of $25,000 bonds for 20 years at 3½ per cent for the renewal of improvement bonds expiring on January 1st.

HOLLEY, N. Y.—A special election is to be held to vote on the issuance of $15,000 bonds for an electric light plant and to borrow $900 for street improvement.

HOUMA, LA.—The city has voted the issuance of $30,000 of bonds for its proposed water system.

HUNTSVILLE, ALA.—It has been decided to advertise for bids for $40,000 5 per cent bonds of the city of Huntsville to be sold on January 7th, 1902.

HUTCHINSON, S. D.—The Hughes county board will refund $60,000 county bonds now bearing 7 per cent interest.

JACKSBORO, TEX.—The state comptroller has approved an $11,000 issue of Jack county refunding bonds.

JASPER, ARK.—Proposals will be received for the construction of a court house and jail.

JEFFERSON, WIS.—This place has voted to issue bonds for waterworks.

KANKAKEE, ILL.—The sewer bond ordinance authorizing the issuance of $30,000 in 4 per cent bonds was passed.

LA CROSSE, WIS.—An ordinance providing for issue of $15,000 for improvements has been passed.

LAKE PROVIDENCE, LA.—This city has voted for the proposition to issue 5 per cent water works and electric light bonds to the amount of $20,000.

LEWISTOWN, MONT.—The Board of County Commissioners of Fergus county will on December 19th receive bids for the sale of $50,000 of county refunding bonds.

LIMA, OHIO.—This place has voted to issue $5,000 bonds for market place.

LOCKLAND, OHIO.—Bonds for the erection of a town hall are being considered by the city council.

MT. CARROLL, ILL.—The $2,000 worth of bonds voted to be issued by the people of the township are now ready for sale.

MANITOWOC, WIS.—The citizens are agitating the question of issuing bonds for permanent improvements.

MAPLEWOOD, MO.—The proposition to issue $8,000 in bonds for the erection of a new school building in the East End carried.

MARSHALL, MO.—This place will vote on a proposition to issue $70,000 in bonds to build waterworks and an electric light plant.

MEMPHIS, TENN.—The city has issued $10,000 bonds for two school buildings.

MERIDIAN, MISS.—The county supervisors have voted to issue $30,000 of bonds for erecting a new jail.

MINEOLA, N. Y.—The board of supervisors of Mineola has has authorized an issue of $85,000 bonds.

MOLINE, ILL.—The city clerk has been instructed to issue $30,922 in bonds to cover street improvements.

MONROE, MICH.—Bids will be opened December 16th for the sale of $5,000 bonds in denomination of $100 each, interest at 4 per cent for the purchase of real estate for public grounds.

MOUNT VERNON, S. D.—The citizens will have a special election on the question of issuing bonds for the erection of a city hall.

MURPHYSBORO, ILL.—The Jackson county board of supervisors have made an order for the issuing of $65,000 bonds.

NEWARK, N. J.—A special meeting of the common council will be held to take action concerning the issuance of $800,000 in bonds.

NEWELL, IOWA.—At a special election held recently the city ratified the decision of an election two years ago to issue waterworks bonds.

NEWKIRK, OKLA.—Bonds amounting to $26,000 are to be issued for waterworks purposes.

NEW ORLEANS, LA.—The board of

commissioners for the Fifth Louisiana Levee District offers for sale $175,000 fifty-year 5 per cent bonds dated January 1, 1902, interest payable semi-annually.

NEWTON, TEX.—The issue of bonds in the sum of $25,000 for the purpose of building a new courthouse carried.

NICHOLASVILLE, KY.—The proposition to issue electric light bonds at this place carried.

NORFOLK, VA.—Atlantic ward has voted an issuance of $480,000 in bonds for public improvements.

NORRISTOWN, PA.—An ordinance has been passed providing for an election to be held in February to vote on increasing the municipal debt by a loan of $150,000 to be secured by bonds, the proceeds of which to be used in the payment of the municipal floating debt, construction of sewers, roadways, etc.

NORWOOD, OHIO.—Pleasant Ridge has decided to issue bonds to the amount of $25,000 for the purpose of piping the town for water purposes.

OAKLAND, CAL.—The Lockwood school district has held an election to vote on an issue of $155,000 school bonds for a new school house.

ONAWA, IOWA.—An election will be held to vote on issue of $6,000 bonds for improvements in water works and electric light plant.

ORANGE CITY, IOWA.—The citizens of this place will vote on bonds in the sum of $60,000 for the purpose of erecting a courthouse.

PASADENA, CAL.—The city council has set a date for voting on the question of issuing $300,000 bonds.

PENTWATER, MICH.—The special election on the proposition of bonding in the sum of $20,000 for public improvements carried.

PHILLIPSBURG, KAN.—Phillips county has registered $20,000 in bonds to refund bonds now bearing 6 per cent interest.

PIERRE, S. D.—At a meeting of the board of county commissioners of Hughes county a resolution was passed providing for the refunding of $60,000 county bonds reducing the interest from 7 per cent to 5 per cent.

PITTSTON, PA.—A special election will be held to decide on the question of bonding the town in the sum of $10,000 for the purpose of erecting a borough building.

PORTSMOUTH, OHIO.—The question of the city issuing bonds in the sum of $35,000 for flood defenses carried.

PRAIRIE DU CHIEN, WIS.—The council is to call a special election to vote on issuing bonds for water plant.

PROVIDENCE, R. I.—The ordinance providing for the issuing of refunding bonds in the sum of $90,000 has been passed by the council.

RALEIGH, N. C.—The commissioners of Yancey county have ordered an election on issuing $50,000 in bonds for the South and Western railroad to extend its line from Mitchell through Yancey county.

REDFIELD, S. D.—At a recent election the township of Lake Byron in Beadle county voted bonds for artesian wells.

RIO VISTA, CAL.—The town of Rio Vista will hold an election for the purpose of voting upon the proposition of issuing bonds to the amount of $20,000 for the establishment of a waterworks system.

ROCKLAND, ME.—This city will invite proposals early in January for $25,000 in municipal bonds, bearing 3½ per cent interest and running fifteen years from February 1, 1902.

ROCKWOOD, TENN.—The proposition to issue bonds of the city of Rockwood in the sum of $6,000 for the purpose of finishing, installing and equipping its electric lighting plant was carried.

RUTHERFORD, N. J.—A special election will soon be held at Rutherford to vote on issuing 4 per cent semi-annual 30-year macadam and sewer bonds to the amount of $40,000.

ST. HELENS, ORE.—The proposition to bond the school district at St. Helens has been carried.

ST. PETERSBURG, FLA.—Sealed proposals will be received for the purchase of $8,000 6 per cent 30-years sewer and water bonds.

SAN ANTONIO, TEX.—The issue of another $300,000 in bonds to continue the street improvements is under considera-

tion, also the refunding of the city's floating indebtedness.

SAN FRANCISCO, CAL.—An election will be held this month to vote on an issue of bonds for new school houses.

SANTA MONICA, CAL.—The citizens have voted to issue $60,000 in bonds for improvements.

SAWTELLE, CAL.—The question of issuing bonds for a new school house will be submitted to the voters of the district.

SCOTLAND, S. D.—The question of issuing bonds for the erection of a new school building will be voted on.

SCRANTON, MISS.—Bids will be received for the purchase of 20 ten-year 5 per cent interest bearing Jackson county bonds of the denomination of $500 each, issued for the purpose of building a bridge.

SHARON, PA.—The citizens of this place have voted to issue $40,000 sewer bonds.

SIBLEY, IOWA.—The proposition to bond the county of Osceola for $50,000 for a new court house and jail carried.

SIOUX FALLS, S. D.—Proposals are solicited for the sale of $210,000 water bonds of the city of Sioux Falls, S. D.

SISSETON, S. D.—Roberts county has voted to issue $40,000 of bonds for a court house and $10,000 for the purchase of a poor farm.

SLOAN, IOWA.—An election will be held to vote on the issue of bonds for waterworks.

SOUTH OMAHA, NEB.—The proposition to issue library bonds carried.

SPRINGFIELD, OHIO.—Sealed proposals will be received for the purchase of $10,000 5 per cent waterworks bonds.

SPRINGFIELD, TENN.—The citizens of this place vote on the proposition to build a $25,000 water system and issue bonds.

STEUBENVILLE, OHIO.—An ordinance has been passed to issue $2,000 bonds to meet current expenses.

SWAINSBORO, GA.—The bonds for the erection of a new school-house here in the sum of $12,000 carried.

SYRACUSE, N. Y.—An ordinance for the issue of $210,000 in sewer bonds is before the city council.

TEKEMAH, NEB.—Bonds to the amount of $10,000 for a town hall will be issued by Tekemah.

THROOP, PA.—The school board of this place is preparing to issue $7,000 school bonds.

TRENTON, N. J.—The Board of Freeholders of the county of Mercer will sell to the highest bidder for not less than par Armory bonds to the amount of $25,000.

WAYNESBORO, PA.—This place has voted to issue $20,000 bonds for the proposed Snider avenue school building.

WASHINGTON, PA.—The citizens will vote on the question of issuing $70,000 in bonds for the establishment of a sewerage disposal plant.

WELLINGTON, KAN.—The citizens of Wellington have voted $15,000 in bonds for the erection of an electric light plant.

WELLSVILLE, OHIO.—An election will soon be held in Wellsville to vote on the question of issuing $75,000 in bonds to build a gravity system of waterworks.

WEST HOBOKEN, N. J.—The West Hoboken, N. J., council has authorized the town to issue $25,000 3½ per cent 20-year bonds.

WINONA, MINN.—The park board is authorized to issue $20,000 in bonds to acquire land for park purposes.

WINSLOW, ILL.—The proposition to issue $5,000 in bonds to build a new school house carried.

GENUINE
Imperial PURE FINE PARA
RUBBER BANDS . . . .
ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
THE GOODYEAR TIRE & RUBBER CO.
AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

REPORT OF UNITED STATES TREASURER.

Hon. Ellis H. Roberts, Treasurer of the United States, in submitting his report of the transactions of his office during the last fiscal year, remarks that the Treasury was never stronger than at the close of that period. The operations, which were of the first order both in variety and magnitude, resulted in noteworthy changes in the paper currency, as well as a steady and healthful growth of gold in the Treasury and in the general stock.

The net ordinary revenues for the year were $587,685,337, an increase of $20,444,485 over those of 1900, which were the next highest recorded. The increase came from each of the heads of resource, but chiefly from internal revenue. On the side of the expenditures, the total of $509,967,353 has been exceeded but four times, from 1863 to 1865 and in 1899. The surplus of $77,717,984 was slightly under two million dollars less than in 1900. Inclusive of the transactions affecting the public debt, the aggregate receipts were $1,146,489,306, and the aggregate disbursements $1,077,063,052.

The monetary stock of the country received during the year an increase of upwards of $88,000,000 in gold, $37,000,000 in silver coin and nearly $16,000,000 in notes and certificates. The circulation per capita was $26.50 July 1, 1900, $28.00 July 1, 1901, and $28.52 October 1, 1901.

The redemptions of national bank notes were the heaviest in twenty-two years, amounting to $147,486,577, an increase of $50,503,970 over 1900. There were received 13,691,129 notes, of the average value of $10.77. In 1900 the average was $9.84. The increase is due to the newly enacted restrictions regarding the issue of five-dollar notes. The amount of notes fit for circulation assorted and returned to the banks of issue was $57,668,715, the largest since 1879. Notes unfit for use amounting to $71,432,232, were delivered to the Comptroller of the Currency for destruction and re-issue, and $18,626,437 of the notes of banks whose circulation is being withdrawn were delivered for retirement. The expenses for the year were $146,236, an increase of $23,252 over the year preceding. The rate of expense was 99.57 cents per $1,000 notes assorted, being 37.82 cents for transportation and 61.75 cents for all other outlays. This rate is the lowest in our records.

The shipments of standard silver dollars from the Treasury amounted for the year to $38,338,519, and the amount outstanding in December was $76,182,326, but this was reduced nearly $10,000,000 by July, in consequence of the return of the coins to Washington. The shipments were 5.66 per cent greater in 1901 than in 1900, and there was an increase in the first quarter of 1902 over that of 1901. Standard dollars were given for gold in New Orleans to help move the crops, to the amount of $2,250,000, and for deposits in New York, they were shipped to southern points for $2,515,700. The standard dollars presented at the Treasury in Washington for exchange, were 31 per cent in excess of such transactions in the preceding year.

The shipments of subsidiary silver coins were 6.94 per cent in excess of those of 1900, and the amount in circulation advanced $3,405,950. The shipments in the first three months of 1902 recorded a farther increase of 6.42 per cent. The redemptions in 1901 were 13.5 per cent more than the year before, but in the subsequent months there was a falling off.

LIABILITY ON A DEPOSIT.

A decision recently rendered by United States Court (Keller 110 Fed. Rep. U. S. 348), will be found to be of considerable interest to bankers, and is as follows: Deposits made by an insolvent person in a bank within four months prior to his bankruptcy, and applied by the bank to the payment of an overdraft, previously made, constitute a preference, within the meaning of bankruptcy act, 1898, section 576, which must be surrendered by the bank before it can prove a claim against the bankrupt's estate, notwithstanding such deposits and their application were in the usual course of business, and without knowledge on the part of the bank of the insolvency of the depositor.

WANTS BRANCH BANKS.

"If we had the proper banking system in this country, we would be in Mexico and Canada, with hundreds of branch banks," said James B. Forgan, president of the First National Bank of Chicago, in addressing a meeting of the Chicago Chapter of the American Association of Bank Clerks.

"We are deficient in many respects," he continued. "Why is it that Canada comes here and lends us money, the poor lending the rich? Why is it that she has branch banks in New York and Chicago, and all of the principal cities on this continent, and yet we have none in her territory? They have a better system, that is the answer. We are hidebound by restrictive laws, which prevent us from pushing ahead."

Mr. Forgan made a strong plea for the establishment of a system of parent and branch banks in this country, to be followed by the issue of asset currency. He pointed out the admirable system which prevails in Canada to-day and indicated that it might be well for this country to adopt a similar system. Mr. Forgan said that he could not entirely agree with Mr. Stickney's proposition for the establishment of a central bank to hold the reserves of all the banks, because it must necessarily interfere with the established rights of the national banks as they now exist.

He finished up his address with the suggestion that Congress should be looked to for the necessary relief from the present defective system.

CANADIAN BUSINESS OUTLOOK.

President Clouston of the Canadian Bankers' Association in his address at the recent convention of that organization said:

"Since our meeting a year ago, the figures of the bank returns show steady increase, and, without going into details, I may mention that the circulation has expanded during that period about $5,600,000, public deposits have risen nearly $40,000,000, and the banks have some $14,000,000 of loans employed in the business of the country. Our present condition, indeed, may be contemplated with satisfaction, and, with reference to the future, I can only give expression to the hope that our prosperity may continue for some time to come.

"With regard to the general business of Canada, the great commercial prosperity, which began in 1897, remains undiminished, all the outward and visible signs of active and profitable business having increased largely during the twelve months. Our foreign trade amounted to $377,725,600 in the fiscal year ending June 30th, 1901, or $5,000,000 more than in the preceding year, and no less than $146,000,000 in excess of the foreign trade of 1896. That is to say, in the brief space of five years, the money value of our imports and exports had been enhanced by 63 per cent."

NEBRASKA BANK FIGURES.

The Department of Banking of Nebraska has issued an abstract of the condition of the incorporated, state, private and savings banks of the state at the close of business. There are embodied in it reports from 427 banks. Total resources are shown to be $41,469,992. As compared with the statement of July 17, 1901, the present statement shows increases as follows:

Loans	$ 211,572.21
Stocks and bonds	56,882.92
Cash	104,772.08
Capital stock	68,856.80
Surplus	5,270.46
Undivided profits	156,218.96
Deposits	1,195,010.41
Rediscounts and bills payable (decrease)	26,138.52
Number of banks reporting	10

Compared with the statement for September 20, 1900, increases are as follows:

Loans	$3,477,940.15
Stocks, bonds, etc.	114,864.26
Cash	122,614.18
Capital stock	163,500.00
Surplus	139,547.59
Deposits	4,954,560.51

FOR SALE—Bank fixtures, mahogany finish; also directors' table and eight chairs, black walnut. The plan of our present fixtures does not conform to our new banking office, and hence we have to get new ones. Photograph and ground floor plan furnished on application. Address Meridian National Bank, Meridian, Miss.

TO LEAD IN FINANCIAL THOUGHT.

The spirit of the American Bankers' Association, as is readily realized from even a cursory examination of the proceedings of the recent conventions, is to break new ground—to lead in financial thought, regardless of old traditions. Naturally enough there has been the greatest variance in opinion as expressed in editorials regarding the campaign of education and monetary reform outlined at the convention. The *Economist* of Chicago, which stands for conservative progress in banking methods and government finance in the West, in a review of the proceedings of the convention, says:

"The addresses of Messrs. Stickney, Gage, Eckels and others at the convention of the American Bankers' Association in Milwaukee are an important chapter in the financial history of the United States. The vigorous way in which Mr. Stickney went at his subject commanded attention at once, and the other speakers, while not necessarily agreeing to everything he said, gave his speech the warmest commendations, the more because he is not a banker, but spoke from the standpoint of a business man outside the counter. It is not likely that there was any pre-arranged plan, but the members of the association could hardly do otherwise than enter upon a campaign on the lines set forth in these addresses in view of their extreme practicality and timeliness. The Bankers' Club of this city immediately took up the subject, and we now have before the country a propaganda which, while not entirely new, has a freshness in itself that cannot fail to commend it to the attention of the public. Criticism of the subtreasury system is by no means a new thing, and the locking up of money in the United States treasury is an evil which is obvious enough to the most casual observer. And along with these things runs the principle, which Americans should never lose sight of, that the government should never be allowed to do anything which can be done as well, or nearly as well, through private effort. Mr. Stickney's address should not be understood as calling for a government bank like the United States Bank of former times, but an institution somewhat like the state banks of Great Britain and the continent. He wants, what many other people want, a definite organization of the banking system of the country, with one central bank which shall have a controlling influence and which shall reach every part of the country by branches, so that its power can be exercised for good in an emergency, and that speedily. He wants the banks of the country to help each other instead of fighting each other when trouble comes. It is not likely that any such system can be created by ordinary promotion methods and in accordance with any clearly defined plan, nor is it desirable that such an undertaking should be entered upon, but the policy of the government and the policy of bankers in general should be so changed as to allow such an institution as that to grow up in a natural way. A little permissive legislation, a little further agitation of the subject, and then the thing will take care of itself, for it is the tendency of banks now to consolidate, and in recent periods of panic the banks of the leading cities have combined through the clearing-house so closely as to make them in many ways practically one institution. A change in the law allowing national banks to have branches would go far toward accomplishing this much-needed reform. Once the thing is started right it will take care of itself. The chief evil with our banking system at the present time is too much United States government.

Not the least gratifying feature of this affair is the marked evidence of the usefulness of the American Bankers' Association. There was a time years ago when the association seemed to go through its duties in a perfunctory way and when the annual meeting was made an occasion of social pleasure or perhaps a mere trip on the part of those attending. That was, however, incidental to the association's growth, and it is now a powerful and useful organization, though having nothing in its policy and its action of the coercive sort and not in the least exposed to the charge of trying to control the finances of the country in the interests of its members. The association has among other things established a very effective system of preventing and detecting fraud, and membership in it is in good degree insurance against the operations of swindlers. But it has performed a much higher function than that. It has stimulated and guided the thought of the people respecting the great ques-

tions of finance, and this year's meeting was by far the most successful of the series in that respect. There is plenty for the association to do yet. The greenback question still lives, the law establishing the gold standard is not perfect, and banking provisions for the newly acquired territory of the United States are yet to be made. The country will look more and more to the American Bankers' Association for leadership in all such matters."

A NEW BANKRUPTCY ACT.

There has just gone into effect in British Columbia a new assignments act, under the title of the Creditors' Trust Deeds Act, 1901. Until now there has been no specific law concerning insolvency, and the present legislation, which is more or less similar in character to that in some of the other provinces, is looked upon with a large degree of satisfaction. Some of the points in the new act are as follows: Clause 5 states that no assignment under this act shall be dated after the execution thereof by the assignor. Clause 6 gives any judge of British Columbia power to correct errors or imperfections in bills of assignment made under this act after due notice has been given to interested parties. Clause 7 specifies that all assignments must be advertised, and clause 8 that they must be duly registered within a specified time. Penalty is provided for failure to comply with these provisions. Clause 13 states that omission to publish and register assignment does not render it invalid. Clause 15 provides that assignees must call meetings of creditors within five days of date of assignment, the date of such meetings to be not later than fourteen days from date of notice. Clause 17 makes it compulsory for every creditor attending meeting to support his claim by affidavits and vouchers. Clause 21 provides for calculation of votes at meetings on a regular scale beginning with one vote to each claim, if not less than $25 or more than $100. Clause 23 gives the creditors authority to transfer estate from original assignee to any other whom they may prefer on majority vote. Clause 26 gives any judge of the Supreme Court of British Columbia power to remove an assignee upon petition from a bona fide creditor.

ORIENTAL BANKING NEEDS.

A crying need in Kobe, Yokohama, Nagasaki, Chefoo, Shanghai, Tientsin and the Philippines is an American banking institution under the banking laws of the United States, says a Pekin correspondent. The whole volume of trade in the East is in the hands of English bankers and all transactions have to be done in London exchange. The banks doing the principal business are the Hongkong and Shanghai Banking company, the Russo-Chinese bank, the Chartered Bank of India, Australia and China, and the Deutsche Asiatic bank. Nearly all of these have branches in all the ports of China and Japan, but they afford no facilities as between branches that are superior to outside firms. That is, if you present a Shanghai bank note of the Hongkong and Shanghai bank at Tientsin they will not take it at par, but will discount it for you; and any other bank would do the same at the same rate. Then, too, if you deposit money in any one branch and wish to draw against it in any other port you have to pay a high rate of exchange. If you are a depositor, too, you pay just as high a rate as an utter stranger. In Japan, Americans do 25 per cent of all the export and import business, and yet there is not a single American bank. The same applies to China, and in the Philippines, our own possessions, the money market is controlled by the English.

MARYLAND BANKERS' OFFICERS.

The Maryland Bankers' Association, at its annual meeting, elected as president Charles C. Homer, president of the Second National Bank of Baltimore; as secretary, Lawrence B. Kemp, president of the Commercial and Farmers' National Bank of Baltimore, and treasurer, William Marriott, cashier of the Western National Bank of Baltimore. At the annual banquet William B. Ridgely, comptroller of the currency, was the guest of honor. J. B. Ramsey, president of the National Mechanics' Bank of Baltimore; J. Wirt Randall, president of the Farmers' National Bank of Annapolis, and President Charles C. Homer were appointed a committee to urge upon Congress appropriate legislation providing for a safe and elastic asset currency for the national banks.

BUSINESS CONDITIONS IN EUROPE.

The conditions abroad are in the sharpest contrast with those prevailing at the present time in the United States and the business situation in Europe, particularly on the continent, is not encouraging. Italy presents a pleasing contrast to most of her neighbors. She is rapidly recovering from the long crisis through which she has passed. Her trade is growing, her revenue is augmenting, and in every direction there is evidence of improvement; her relations, too, with France are much better than they have been for many years; and French investment in Italy is beginning again, although as yet it is not on a large scale. In France the immense accumulation of unemployed money is as great as ever; but there is just as little inclination to engage in new enterprise. Partly this is due to the ill-success which has attended French industrial enterprises during the past few years, and more particularly French enterprises in Russia. In Germany hardly a day passes without a failure of some kind. Of late, however, no very serious suspension has occurred; but in numbers the failures are large, and the distrust is as deep as ever. Bankers are discriminating rigidly both in regard to discounts and to loans, and weaker establishments find it very difficult to get accommodation. In consequence money is abundant and cheap; but investment is confined to the very best securities, and enterprise has been completely stopped. In Russia the crisis likewise continues; and it is to be feared that the bad crops this year will aggravate it. Perhaps the coming loan in France will enable the Government to place such orders that relief may be given; but according to the best information obtainable, the loan will not be brought out until some time next year. The government, therefore, for the time being is unable to place orders, and there are loud complaints that industry of every kind is paralyzed. The same, no doubt, is equally true of Germany; but the German government is better in funds; and accordingly the government railways are beginning to spend more freely so as to afford some relief to industry.

The Merchants' and Farmers' Bank of Seiling, Okla., has been authorized.

AMERICAN BANK IN MANILA.

The *Manila American* gives an account of the opening of an American bank in Manila. It is capitalized at $100,000 and the charter secured under the Spanish banking laws, the same as the other banks now operating in the city of Manila. The merchants of the city have been looking forward since the occupation to the time when a bank run on an American basis would be opened in the city of Manila. There seemed to be many obstacles in the way, and those who indulged in the hope of establishing a banking business were discouraged when they found that they could not secure a charter under the American banking law. The Spooner bill came and added to the embarrassment. Fortunately, however, Major Mulford, who has a long experience in the banking business, saw a way by which American capital and brains could run a bank without having to wait for Congress to take action and authorize national banks in the islands. He conceived the idea of securing the privilege of establishing a bank under existing laws, place American brains behind it and the necessary activity so lacking in the Orient and make the institution a benefit to the community instead of a note shaving bureau, where no accommodation could be secured.

COUNTERFEIT $5 BILL.

Unknown customers have exchanged a number of counterfeit five-dollar bills with Cincinnati merchants recently. The counterfeit is of the silver certificates of the series of 1899, which bears the portrait of an Indian Chief, and a blue numeral V. Under the signature of Ellis H. Roberts are the words "Register of the Treasury," and under the signature of J. W. Lyons the words "Treasurer of the United States." In the original these words are printed perfectly, but in the counterfeit they are very defective. The Indian head in the center is coarse and shaded heavier than in the genuine.

Ripans Tabules cure headache.
Ripans Tabules cure flatulence.
Ripans Tabules cure dyspepsia.
Ripans Tabules cure biliousness.
Ripans Tabules cure indigestion.
Ripans Tabules cure constipation.
Ripans Tabules: for sour stomach.

BANK NOTES.

It is reported that a national bank is to be organized at Anaconda, Mont.

A new bank has been opened at Trent, S. D., by George L. Struble and John C. Fox.

The preliminary steps have been taken to organize a bank at Wataga, Ill. The capital will be about $15,000.

The Cedar Grove State Bank of Cedar Grove, Wis., has opened for business. J. G. Lund of Canby, Minn., is president.

Authority has been given for organizing the Mustang State Bank at Mustang, Canadian county, Okla., with $5,000 capital.

The Controller of the Currency has authorized the First National Bank of Price, Utah, to begin business with capital of $50,000.

The First State Bank of Peck, Mich., has been incorporated with a capital stock of $20,000. It will continue the business of James Foster & Co.

The Citizens' State Bank of Petersburg, Neb., with J. J. Carey as cashier and C. E. Reynolds as assistant, has opened its doors for business.

The Bank of Jonesville, S. C., has been chartered, with $25,000 capital stock. The officers are Emslie Nicholson, president, and J. H. Kissick, cashier.

Emory J. Smith will be president and Fred T. Jones cashier of the New Security Savings Bank of Columbus, Ohio. The capital stock is $50,000.

The Merchants' State Bank of Royalton, Minn., opens with A. H. Turrittin, president; Albert Rhoda, vice-president, and Charles R. Rhoda, cashier.

The president of a national bank, who has the actual management of its operations, is authorized to procure the discount of its paper—109, Fed. 421.

John N. Ward and O. P. Shook have been named as president and cashier respectively of the newly-organized Holton State Bank of Ripley county, Ind.

The First National Bank of Price, Utah, has begun business with $50,000 capital. J. M. Whitmore is president and A. McGavney of Nevada, Mo., cashier.

Charles F. McGrew of Lincoln, Neb., has resigned his position as national bank examiner and will become the second vice-president of the Omaha National Bank.

The First State Bank of Thebes, Ill., has been organized with $25,000 capital. W. K. Murphy is president; D. W. Karaker, vice-president, and John S. Norman, cashier.

The Struthers Savings and Banking Company has been authorized to carry on a banking, savings and loan business at Struthers, Mahoning county, Ohio, with $50,000 capital.

A state bank, with a capital of $15,000, is in process of organization at Magnolia, Minn. The promoters are A. Walker and G. W. Turner of Magnolia and M. V. Kennedy of Adrian.

The Dundee Savings Bank has been established at Passaic, N. J. The officers are: Bird W. Spencer, treasurer; Andrew S. Van Riper, secretary, and William L. Lyall, treasurer.

The corporate existence of the Des Moines National Bank of Des Moines, Iowa, and of the Second National Bank of Danville, Ill., has been extended until November 1, 1921.

The St. Paul Bank Clerks' Association has been organized with O. M. Nelson, president; H. Van Vleck, vice-president; Willard B. Clow, secretary, and Henry Vonder Weyer, treasurer.

The Chambers State Bank has opened at Chambers, Neb. Its officers are: President, J. C. McGowen; vice-president, A. W. Baldwin; cashier, Edward Adams; assistant cashier, C. L. McGowen.

The Sunman Bank of Sunman, Ripley county, Indiana, capitalized at $25,000, has filed articles of incorporation with the Secretary of State. The institution will have a board of nine directors.

The Bank of England has a capital of over $72,000,000 and a surplus of $16,000,000, yet its governor receives a salary of only $10,000 a year. Each of its twenty-four directors is paid a salary of $2,500.

The exchange bank at Dana, Ind., ceased to exist and in its stead the First

National Bank of Dana, has opened its doors for business. Samuel E. Scott is president and Charles S. Wolfe cashier of the new institution.

The Colonial Trust Co., being organized at St. Louis, will have $1,500,000 capital stock and a surplus of the same amount. Among those interested are Clark H. Sampson, who will be president of the company, and Thomas H. Crouch.

The Controller of the Currency has issued a certificate authorizing the First National Bank of Secor, Woodford county, Ill., to begin business with a capital stock of $25,000. The stockholders are wealthy men of Secor and El Paso.

Authority has been granted for the organization of the First National Bank of Glenwood, Minn., with $25,000 capital. C. M. Sprague of Sauk Center, Minn.; Henry M. Keller, W. O. P. Hillsdale, B. W. How and F. W. Sprague are named as incorporators.

A new bank has opened for business at Ipswich, S. D. A charter has been issued to the Bridgeport Bank of Bridgeport, Okla. The directors are: George E. McKinnis, C. M. Cade, H. J. Benson, P. G. Beard, all of Shawnee, and L. A. Cross of Bridgeport.

The Secretary of State of West Virginia has authorized the Putnam County Bank of Hurricane, to do a general banking business. The authorized capital stock is $50,000, of which $25,000 has been subscribed. Incorporators: A. L. Corbly, W. D. Hodges, T. M. Shanks and others, all of Hurricane, and Edgar Carver of Harrisville.

The organization of the Lake Charles National Bank has been perfected to-day with a paid-up capital of $100,000, and an official board representative of the best business circles of the parish. H. C. Gill is the president of the new concern, and Charles S. Ramsay, vice-president. The bank is located at Lake Charles, La.

The National Shawmut Bank of Boston has purchased two-thirds of the stock of the National Bank of the Commonwealth, and the two institutions will be consolidated. The capital stock of the National Shawmut Bank is $3,000,000, that of the National Bank of the Commonwealth is $1,000,000. The aggregate deposits are nearly $50,000,000.

A merger of the Ninth National and the National Citizens' Bank of New York City has been arranged. The National Citizens' capital stock will be increased from $600,000 to $1,550,000. The consolidated institution is expected to start with deposits of about $8,000,000. It will have the backing of both the National City and the Hanover National banks.

An agreement not to hold an indorser liable, to induce him to indorse a note given in renewal of another note which he had previously indorsed, is without consideration, as the performance of an act which a party is already obligated to perform cannot constitute a consideration for a new contract. Far Rockaway Bank vs. Smith et al., 71 N. Y. Sup. 518.

The American National Bank of Waynesburg, Pa., has been incorporated with a capital of $50,000. The incorporators are Thomas Adamson, Esq., of Franklin township, who will be president of the institution, Peter Bradley, Esq., of New Freeport, John S. Fuller, of Whitely, J. B. Ross, Esq., of Waynesburg, and Thomas C. Bradley, who will be cashier.

The United National Bank, with a capital of $1,000,000 and a surplus of $200,000, was opened for business on Monday at its offices, at Broadway and Forty-second street, New York City. The officers of the new institution are: Henry W. Gennerich, president; Charles F. Hohn, vice-president; Henry von Minden, second vice-president; W. W. Warner, cashier, and Henry C. Strohmann, assistant cashier.

A meeting of the Council of Administration of the New York State Bankers' Association was held in New York City recently. Questions of taxation, both state and national, were considered and it was decided to petition Congress for the removal of the Spanish War revenue tax. It was decided to call the next convention of the State Association to meet in New York in October next in the Waldorf-Astoria.

The Linebarger chain of banks at Greenfield, Orient and Kent, Iowa, has been extended by a new bank which the Linebargers have just established at Arispe, the new bank being organized as a state bank with a capital stock of $20,000, with Lewis Linebarger as president and D. W. Stevenson as cashier. The new

institution will be known as the Farmers' Savings Bank.

State Bank Commissioner Albaugh of Kansas is compiling one of the most remarkable statements of prosperity ever given to the public. It shows that the combined deposits aggregate $87,181,194, or $59.28 for every man, woman and child in the state. On May 31st last the combined deposits aggregated $68,481,887, or $46.57 per capita. This shows an increase of a little less than $20,000,000 during the drought season.

A new bank, to be known as the American National, will be started in Everett, Wash., with a capital stock of $10,000 and a reserve of $50,000. The Rucker Bank will be absorbed by the new institution, which is backed by J. E. McChesney, president of the Everett Improvement Company; B. J. Rucker, of the Rucker Bank, and Robert Moody, of Aberdeen, S. D. A $40,000 building is to be erected at once.

For the first time in several years the total resources and liabilities of the national banks of Oklahoma territory are in excess of the national banks of the Indian territory. In Oklahoma there were 46 banks at the time the reports were submitted, with total resources and liabilities amounting to $12,225,937.99. There were 53 national banks in the Indiana territory on the same date with total resources and liabilities aggregating to $9,358,857.32.

The bankers of group 1 of the Kansas Bankers' Association held their annual meeting in the new auditorium in Kansas City, Kan., November 21st. Group 1 represents all of the eastern counties in Kansas and this meeting was attended by over 100 bankers, the largest attendance in the history of the association. Myron Waterman of Kansas City, Kan., was elected chairman of the group at the final business session yesterday afternoon and F. M. Wilson of Horton was again chosen secretary. Atchison was named for next year's meeting.

Interests identified with the National City Bank have acquired control of the National Butchers' and Drovers' Bank on upper Broadway, New York City. James Stillman, president of the City Bank; Joseph Fox, president of the Columbia Bank, and David Rowland have been elected directors, and Mr. Rowland becomes president of the bank under the new interests, succeeding Gordon G. Brinckerhoff, who becomes vice-president. The Butchers' and Drovers' Bank is one of the oldest institutions in the city and is No. 15 in the clearing house association. Its capital is $300,000 and surplus $75,000. The bank has deposits of about $1,300,000.

Clifford Hubbell, until recently cashier of the Columbia Bank, today becomes assistant cashier of the Marine Bank of New York City. This important change was contemplated for some time and was not a sudden move on the part of Mr. Hubbell. The business of the Marine Bank has grown so steadily and so rapidly that it was found necessary to enlarge its staff. Its deposits exceed $13,000,000, with a capital stock of $200,000 and a surplus of $1,000,000. The officials of the bank, under the enlargement of staff necessitated by the immense increase in business, are S. M. Clement, president; J. J. Albright, vice president; J. H. Lascelles, cashier; H. J. Auer, assistant cashier; Clifford Hubbell, assistant cashier.

John C. Steigel has been elected a director and the vice-president of the Rockingham National Bank of Harrisonburg, Va., to succeed Capt. A. H. Wilson, who died November 13th at the age of sixty-four years. The directory now includes A. M. Newman, G. G. Grattan, John C. Steigel, Jacob Funkhouser, George W. Reherd, J. R. Cover and Samuel M. Bowman. A. M. Newman is president and W. J. Dingleside cashier. Recent sale of stock of the bank have been made at $150.75 per share. The bank's individual deposits have increased from $32,675 in the spring of 1900 to $99,125 at the close of the first year's business and to $201,653 September 30, 1901. The capital of the Rockingham National Bank is $50,000 and its surplus and net undivided profit $14,412.

The Canadian Bankers' Association held its annual meeting November 14th at the Windsor Hotel, Montreal. President E. S. Clouston, general manager of the Bank of Montreal, in his annual address reviewed the general prosperity of the country. The officers elected for the ensuing year, in addition to Mr. Clouston, who was re-elected president, are: Vice-presidents, Thomas McDougall, general manager of the Quebec Bank of Quebec; Duncan Coulson, general manager of the

Bank of Toronto, Toronto; H. Stikeman, general manager of the Bank of British North America, Montreal; George Burn, general manager of the Bank of Ottawa, Ottawa, and B. E. Walker, general manager of the Canadian Bank of Commerce, Toronto; secretary and treasurer, J. T. P. Knight, manager of the Montreal Clearing House Association.

Messrs. Speyer & Co. have purchased a plot of land on Pine street, near Nassau, in New York City, on which they will erect next year a banking house for their occupancy. The lot is 94 feet from Nassau street and has its light secured by being nearly opposite to the United States treasury building, while in the rear low buildings on Cedar street were recently acquired by the Mutual Life Insurance Company to protect the light for its building on the opposite side of the street. The plot acquired is Nos. 24, 26 and 28 Pine, 57.9x69.4, making 3,904 square feet. The price paid for the land was about half a million dollars, which is equivalent to about $130 a square foot. Messrs. Speyer & Co. intend to erect a low building somewhat on the style of the new buildings of the Stock Exchange, the Clearing House and the Chamber of Commerce.

The First National Bank of Princeton, N. J., has established a most successful record in the past, as may be seen by reference to its July statement to the Comptroller of the Currency, which discloses the fact that its paid-up capital stock of $50,000 is augmented by surplus and net undivided profits of $17,102.78. Its deposits reach the substantial total of $269,571.69, and show a most gratifying increase for the past year. The bank is now erecting a very handsome new office building, five stories high, which will be equipped with an electric elevator and all modern conveniences. Steel burglar-proof safety deposit vaults will be installed, for rental at moderate rates. Special provision is being made for the bank's lady depositors, they being provided with a separate entrance and corridors to all departments of the institution, and with a reception room luxuriously furnished for their exclusive use. The banking office will be handsomely furnished in colonial style with mahogany and marble fittings. The officers of the bank are: A. S. Leigh, president; C. B. Moore, vice-president, and S. H. Blackwell, cashier.

CHICAGO
Milwaukee & St. Paul
RAILWAY.

ELECTRIC LIGHTED TRAINS BETWEEN

Chicago,
Des Moines,
Sioux City,
Omaha,

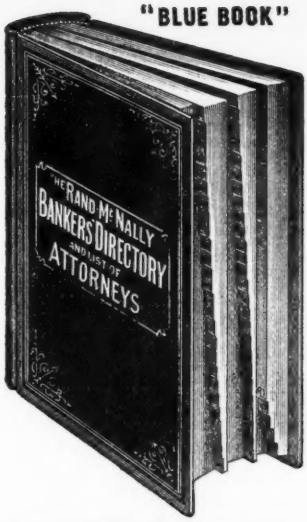
Chicago,
Milwaukee,
St. Paul,
Minneapolis,

EVERY DAY IN THE WEEK.

All Coupon Ticket Agents sell tickets via Chicago, Milwaukee & St. Paul Ry.

F. A. MILLER, General Passenger Agent,
CHICAGO, ILL.

MISSOURI PACIFIC RAILWAY AND IRON MOUNTAIN ROUTE,
KNOWN AS THE GREAT SOUTHWEST SYSTEM.
Connecting the Commercial Centers and Rich Farms of
MISSOURI,
The Broad Corn and Wheat Fields and Thriving Cities of
KANSAS,
The Fertile River Valleys, Trade Centers and Rolling Prairies of
NEBRASKA,
The Grand, Picturesque and Enchanting Scenery, and the Famous Mining Districts of
COLORADO,
The Agricultural, Fruit, Mineral and Timber Lands, and Famous Hot Springs of
ARKANSAS,
The Sugar Plantations and immense Rice Fields of
LOUISIANA,
The Cotton and Grain Fields, the Cattle Ranges and Winter Resorts of
TEXAS,
Historical and Scenic
OLD AND NEW MEXICO,
And forms with its Connections the Popular Winter Route to
CALIFORNIA
For descriptive and illustrated pamphlets of any of the above States, address Companies' Agents, or
H. C. TOWNSEND,
General Passenger and Ticket Agent,
ST. LOUIS.



A Copy of the NEW

RAND-McNALLY BANKERS' AND ATTORNEYS' DIRECTORY

IS A NECESSITY IN YOUR INSTITUTION.

26th Year of Publication

ISSUED SEMI-ANNUALLY—
JANUARY AND JULY.

51st Edition Published

CONTENTS.

395 PAGES wherein all of the BANKS and BANKERS in the United States and Canada are listed in alphabetical order according to States, Cities, and Banks; also, a list of Foreign Banks and Bankers.

130 PAGES of TOWNS and VILLAGES (comprising about 90,000 names) without BANKS or ATTORNEYS in the United States and Canada, with their nearest ACCESSIBLE Banking points.

70 PAGES of COMMERCIAL ATTORNEYS (comprising about 9,000 names) in the United States and Canada, recommended by the respective Banks and Bankers; also, a list of Attorneys in Foreign Countries, especially prepared.

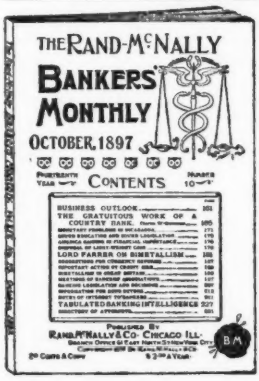
150 PAGES of BANKING and COMMERCIAL LAWS of each State and Territory, and including the Canadian Provinces. Compiled expressly for the DIRECTORY.

70 PAGES of INDEXED COUNTY STATE MAPS, printed in colors (11 x 14), made especially for the Directory (a COMPLETE ATLAS, and worth alone the subscription price of the Bankers' Directory).

25 PAGES of CITY MAPS (11 x 14), comprising the principal cities in the United States

100 PAGES wherein are listed the DIRECTORS of National, State, and Savings Banks and the leading Trust Companies in all the principal cities of the United States and Canada, arranged alphabetically by States, Cities, and Banks.

15 PAGES of Banking information in fore part of the Directory, pertaining to Holidays, Grace, Rates of Postage, Payment of Time and Sight paper, Interest Rate, Etc.—Classified Bankers' List, Bankers' Associations, list of National Bank Examiners, value of Foreign Coins, and Government Statistical Tables, including Public Debt Statement; also, a list of Cashiers and Assistant Cashiers, alphabetically arranged.



THE RAND-McNALLY BANKERS' MONTHLY

ESTABLISHED IN 1877.

CONTAINS ABOUT 130 PAGES EACH ISSUE.

☞ EACH ISSUE contains the latest decisions on technical legal questions affecting commercial interests; also carefully prepared articles by prominent writers on economic subjects, besides a fund of other useful information.

A Practical Magazine, and every Banker should read it regularly.

The BANKERS' MONTHLY lists each Month all of the New Banks, Failures, Re-organizations, Dissolutions, Changes in Titles, Etc.

NEW BANKING INTELLIGENCE.

The following information has been received since the July, 1901, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

State.	Town and County. ▲County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Alabama	Ensley (Jefferson.)	First National Bank	J. W. Minor P. A. Eubank.	$50,000	Han. Nat. Bk., N. Y.; 1st Nat. Bk., Birm.
California	Santa Maria (Santa Barbara.)	Valley Savings Bank §	William Rice Thos. B. Adams.	12,500	
"	Whittier (Los Angeles.)	Whittier Bank §	O. M. Souden A. C. Johnson.	50,000	Nat. Park Bk., N.Y.; Nevada Nat. Bk., San F.
Florida	▲Live Oak (Suwannee.)	First National Bank	Chas. H. Brown D. E. Horn.	30,000	Han.Nat.Bk.,N.Y.; Citz. Bank, Sav.
Georgia	Cordele (Dooly.)	Cordele National Bank	R. L. Wilson B. H. Palmer.	50,000	Hanover Nat. Bk., N.Y.; Lowry Nat. Bk., Atl.
Illinois	Arlington H'ghts* (Cook.)	Arlington Heights State Bank §	E. N. Berbecker B. B. Castle.	25,000	Met. Nat. Bk., Chi.
"	Fairland (Douglas.)	Farmers Bank †	James Watts B. C. Paine.	.....	Cont. Nat. Bk., Chi.; Bk. of Broadlands, Broadlands, Ill.
"	Hammond (Piatt.)	State Bank of Hammond §	John N. Dighton J. A. Vent.	25,000	North. Tr. Co. Bk., Chi.; Milliken Nat. Bk., Decatur.
"	▲Mt. Sterling (Brown.)	Brown County State Bank §	W. T. Hersman J. D. Milstead.	50,000	Am. Tr. & Sav. Bk., Chi.; Quincy Nat. Bk., Quincy, Ill.
"	Woodstock (McHenry.)	McHenry County State Bank §	George L. Murphy W. C. Eichelberger	25,000	
Indian Territory	Hartshorne* (Choctaw.)	Hartshorne State Bank §	J. J. McAlester C. J. Baugh.	25,000	3d Nat. Bk., St. L.; State Nat. Bk., Co. McAlester, I. T.
"	Marietta (Chickasaw.)	Marietta National Bank	J. C. Washington F. H. Sherwood.	25,000	Nat. City Bk., N. Y.; Nat. Bk. Com., St. L.
"	Muskogee (Creek.)	Territorial Trust & Surety Co. §	John R. Thomas W. E. Rowsey, *Tr.*	100,000	No. Am. Tr. Co., N. Y.; Union Nat. Bk., Kan. C.
Indiana	▲La Fayette (Tippecanoe.)	City National Bank	Samuel Hene L. C. Slocum.	100,000	Imp. & Tra. N. Bk., N.Y.; Corn Ex. N. Bk., Chi.
"	▲La Fayette (Tippecanoe.)	Tippecanoe Loan & Trust Co. §	W. W. Alder S. C. Moore, *S. & Tr.*	50,000	
"	N. Manchester (Wabash.)	Indiana State Bank §	W. H. Shaffer J. C. Gochenour.	25,000	West. Nat. Bk., N. Y.; Am. Tr. & Sav. Bk., Chi.
"	Swayzee (Grant.)	Curless Bank †	(*Arthur E. Curless*)	.....	
"	▲Wabash (Wabash.)	Farmers & Mer. Bank †	H. M. Atkinson John H. Bireley.	60,000	
"	Wingate (Montgomery.)	Farmers Bank §	Chas. R. McKinney J. W. McCorkle.	25,000	Han. Nat. Bk., N.Y.; Am. Tr. & Sav. Bk., Chi.
Iowa	Callender (Webster.)	Callender Sav. Bank §	E. O. Fitz H. J. Fitz.	12,000	Des Moines Sav. Bk., Des M.; Ft. Dodge Nat. Bk., Ft. Dodge.
"	▲Charles City (Floyd.)	Commercial Nat. Bk.	Geo. E. May F. C. Fisher.	50,000	West. Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Clemons* (Marshall.)	Bank of Clemons †	(*W. A. and T. E. Pollock.*)	10,000	First Nat. Bk., Chi.
"	Hardy (Humboldt.)	State Bank of Hardy §	J. W. Becker G. H. Cheever.	25,000	Nat. Bk. of Rep., Chi.; 1st Nat. Bk., Ft. Dodge
"	Lorimor (Union.)	Citizens Bank †	D. O. Dufur F. E. Dufur.	.....	Bankers Nat. Bk., Chi.; Citz. Nat. Bk., Des M.
"	Luton* (Woodbury.)	Citizens Bank †	(*Payne & Sargisson*) H. C. Feddersen.	.....	Nat. Live Stock Bk., Chi.; Ia. State N. B., Sioux Cy.
"	Tiffin* (Johnson.)	Corn Exchange Bank †	P. R. Ford, *Cash.*	10 000	
"	Weldon (Decatur.)	Weldon Savings Bank §	S. T. Curry Geo. N. Ayres.	10,000	Des Moines Sav. Bk., Des M.
Kansas	Altamont* (Labette.)	Altamont State Bank §	John H. Rust C. D. Newhouse.	6,000	Union Nat. Bk., Kan. C.; Oswego State Bk., Oswego, Kan.
"	Perth* (Sumner.)	Perth State Bank §	John T. Stewart W. H. Overholtzer	5,000	1st Nat. Bk., Kan. C.; Nat. Bk. Com., Wichita, Kan.
Kentucky	▲Beattyville (Lee.)	Beattyville Bank §	Floyd Day Robert N. Goodloe	15,000	First Nat. Bk., Lou.
"	▲Cynthiana (Harrison.)	Harrison Deposit Bank §	M. C. Swinford O. L. Bollinger.	25,000	Mer. Nat. Bk., N. Y.; Union Nat. Bk., Lou.
"	Salt Lick* (Bath.)	Salt Lick Deposit Bank §	H. H. Lewis Allen H. Points.	7,500	5th Nat. Bk., Cin.; Union Nat. Bk., Lou.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. + Private.	President and Cashier.	Paid-up Capital	Correspondents.
Louisiana	▲Colfax* (Grant.)	Bank of Colfax §	J. H. McNeely Earl Roberts.	$ 15,000	Nat. Park Bk., N. Y.; Whitney Nat. Bk., New Orleans.
Maine	Camden (Knox.)	Megunticook Nat. Bk.	Joshua Adams Guy Carleton.	50,000	
Maryland	▲Cumberland (Allegany.)	Inter-State Trust & Guaranty Co. §	D. H. Reynolds A. H. Amick, *Tr.*	50,000	
"	Federalsburg* (Caroline.)	Eastern Shore Trust Co. §	Geo. W. Woolford D. H. Le Compte, *Tr.*	60,000	
Massachusetts	East Pepperell* (Middlesex.)	First National Bank	Henry F. Tarbell F. W. Fuller.	50,000	
Minnesota	Chokio (Stevens.)	Chokio State Bank §	A. J. Johnson R. A. Johnson.	15,000	Imp. & Tra. N. Bk., N. Y.; 1st Nat. Bk., Minpls.
"	Chokio (Stevens.)	First National Bank	C. H. Cadwell J. C. Blaisdell.	25,000	Chase Nat. Bk., N. Y.; Bk. of Montreal, Chi.
"	▲Granite Falls (Yellow Medicine)	Security Bank +	O. H. Sorlien, *Cash.*		Nat. Park Bk., N. Y.; 1st Nat. Bk., Minpls.
"	▲Minneapolis (Hennepin.)	Eugene M. Stevens +			Northwestern Nat. Bk., Minpls.
"	Nassau* (Lac qui Parle.)	Nassau State Bank §	J. G. Lund J. E. Vanstrom.	15,000	Bankers Nat. Bk., Chi.; Swedish-Am. Nat. Bk., Minpls.
	Shevlin* (Beltrami.)	Bank of Shevlin +	K. Movold L. Jensen.	5,000	First Nat. Bk., St. Paul.
Missouri	Bernie* (Stoddard.)	Bank of Bernie §	J. F. Riddle R. L. Allen.	5,000	Merch.-Laclede Nat. Bk., St. L.
"	Monett (Barry.)	First National Bank	P. J. Lehnhard Carl W. Lehnhard.	50,000	
"	Strasburg* (Cass.)	Farmers Bank §	W. H. Peck W. H. Dallas.	10,000	Nat. Bk. Com., Kan. C.; State Nat. Bk., St. L.
Nebraska	Franklin (Franklin.)	Franklin State Bank §	C. Hildreth F. M. Hildreth.	5,000	Chase Nat. Bk., N. Y.; City Nat. Bk., Lincoln.
"	Inman* (Holt.)	Inman State Bank §	E. T. Gallagher E. J. Mack.	6,000	Chase Nat. Bk., N. Y.; 1st Nat. Bk., O'Neill, Neb.
"	Lindsay (Platte.)	Farmers & Merchants Bank §	Geo. Hau M. J. Ramalkers.	10,000	Kountze Bros., N. Y.; 1st Nat. Bk., Omaha.
"	Pilger (Stanton.)	Farmers National Bank	Walter Key B. Stevenson.	25,000	Omaha Nat. Bk., Omaha; Coml. Nat. Bk., Fremont, Neb.
New York	Center Moriches* (Suffolk.)	Arthur B. Hallock +			Queens Co. Bk., N. Y.; Suffolk Co. Nat. Bk., Riverhead, N. Y.
"	Groton (Tompkins.)	Mechanics Bank §	Frank Conger H. G. Moe.	50,000	First Nat. Bk., N. Y.
"	▲New York City (New York.)	Samuel R. MacLean +			
"	▲New York City (New York.)	United National Bank	Henry W. Gennerich W. W. Warner.	1,000,000	
"	▲New York City (New York.)	N. W. Halsey & Co. +			Nat. City Bk., N. Y.; 2d Nat. Bk., Boston.
"	▲New York City (New York.)	New York Produce Exchange Bk. "Branch" § Cor. 7th Av. & 58th St.			
"	Northport (Suffolk.)	First National Bank	Edward Pidgeon Chas. F. Broach.	25,000	Irving Nat. Bk., N. Y.; Franklin Nat. Bk., Phil.
"	▲Rochester (Monroe.)	Thomas & Post +			
"	Wolcott (Wayne.)	First National Bank	Charles H. Palmer Edwin D. Scott.	25,000	Nat. Park Bk., N. Y.; Tra. N. Bk., Rochester.
North Carolina	Elm City (Wilson.)	Toisnot Banking Co. §	R. S. Wells E. W. Simpson.	10,000	Han. Nat. Bk., N. Y.
North Dakota	Edmore* (formerly Lunde, N. D.) (Ramsey.)	Security State Bank §	J. Rosholt H. Rostad.	10,000	Hanover Nat. Bk., N. Y., Security Bk. of Minn. Minpls.
"	Galesburg* (Traill.)	Galesburg State Bank §	Alex. Stewart John Wadman.	5,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Minpls.
"	▲Grand Forks (Grand Forks.)	Northern State Bank §	Lester F. Thurber F. S. Sargent.	50,000	West. Nat. Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Hebron* (Morton.)	State Bank of Hebron §	C. L. Timmerman J. H. Yunck.	5,000	1st N. B., Mandan, N. D.; 1st N. B., Minpls.
"	Minot (Ward.)	Security State Bank §	H. J. Haskamp J. A. Erickson.	15,000	Bk. of Am., N. Y.; First Nat. Bk., Minpls.
Ohio	▲Georgetown (Brown.)	Peoples National Bank	James Waterfield J. W. Kehoe.	25,000	Ohio Valley N. B., Cin.
Oklahoma Ter.	Aline* (Woods.)	Bank of Aline §	J. Taylor Bradley W. A. Kouns.	5,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Alva (Woods.)	Alva State Bank §	E. Rall Henry E. Mason.		West. Nat. Bk., N. Y.; Am. Nat. Bk., K. C.

* New banking point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Oklahoma Ter.	Anadarko* (Caddo.)	National Bank of Anadarko	H. T. Smith D. Kreitzer.	$ 25,000	Han. Nat. Bk., N. Y.; 4th Nat. Bk., St. L.
"	Apache* (Caddo.)	Bank of Apache §	Geo. S. Welsh H. M. Welsh.	15,000	Nat. Bk. Com., K. C.; Bank of Chickasha, Chickasha, Ind. Ter.
"	Fairview* (formerly Carroll) (Woods.)	Bank of Fairview §	H. Clay Willis L. Willis.	5,000	Nat. Bk. of Com., K. C.; 4th Nat. Bk., Wichita.
"	Hobart (Kiowa.)	First National Bank	E. T. Letson F. E. Hovey.	25,000	Han. Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Ripley (Payne.)	Citizens Bank §	John C. Foster Geo. H. Foster.	5,000	City Nat. Bk., K. C.; Bk. of Ind. T., Guthrie, O.T.
Pennsylvania	Pitcairn* (Allegheny.)	First National Bank	J. G. Stewart A. W. Graham.	25,000	Han. Nat. Bk., N. Y.; Tradesmen's Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Federal National Bank	J. A. Langfitt G. W. Eisenbeis.	2,000,000	
"	▲Pittsburg (Allegheny.)	Hazelwood Bank §	H. A. Hornberger. J. G. Douglass.	30,580	Han. Nat. Bk., N. Y.; Merch. & Mnfrs. Nat. Bk., Pittsburg.
"	▲Pittsburg (Allegheny.)	Samuel R. MacLean †			
"	▲Ridgway (Elk.)	Ridgway National Bank	John Curry Wm. Postlethwait.	100,000	Han. Nat. Bk., N. Y.
"	Scottdale (Westmoreland.)	Broaday National Bank.	E. H. Reed E. B. Harshaw.	50,000	Seab. N. B., N. Y.; Monongahela N. B., Pitts.
South Dakota	Hazel* (Hamlin.)	First State Bank §	E. A. Syverson E. A. Mickelsen.	10,000	First Nat. Bk., Minpls; Far. & Citizens Bk., Bryant, S. D.
"	White Lake (Aurora.)	White Lake Sav. Bk. §	F. R. Preston M. McMillan.	5,000	Chase Nat. Bk., N. Y.; Sec. Nat. Bk., Sioux C.
"	Winfred* (Lake.)	State Bank of Winfred. §	T. Thompson W. H. Pingrey.	2,500	Mer. Loan & Tr. Co., Chi.; State Bkg. & Tr. Co., Sioux Falls.
Tennessee	Viola* (Warren.)	Bank of Viola §	G. H. Stubblefield A. J. Brewer.	10,000	Han. Nat. Bk., N. Y.; Amer. Nat. Bk., Nash.
Texas	Bells* (Grayson.)	Farmers & Merchants Bank †	H. W. Witcher S. D. Simpson.	10,000	
"	▲Crockett (Houston.)	Farmers & Merchants National Bank	B. F. Chamberlain A. Baker.	50,000	Han. Nat. Bk., N. Y.; Third Nat. Bk., St. L.
"	▲Dallas (Dallas.)	Dallas Loan & Trust Co. §	Henry D. Lindsley A. Templeton, *S. & T*	50,000	
"	La Porte* (Harris.)	Brenton & McKay †			Imp. & Tr. Nat. Bk., N. Y.; Planters & Mech. Nat. Bk., Huston.
"	Lovelady* (Houston.)	Montgomery & Lawrence †			First Nat. Bk., Houston; Boatmen's Bk., St. L.
"	▲Seymour (Baylor.)	Davis National Bank	O. M. Love R. E. Fowlkes.	41,540	Hanover Nat. Bk., N. Y.; 1st Nat. Bk., Ft. Worth.
Washington	Fairhaven (Whatcom.)	Henry Andrews & Co. †			
West Virginia	▲Martinsburg (Berkeley.)	Peoples Trust Co. §	Henry J. Seibert F. E. Wilson.	150,000	
Wisconsin	▲Antigo (Langlade.)	Langlade National Bank	J. F. Albers H. C. Humphrey.	50,000	4th Nat. Bk., N. Y.; 1st Nat. Bk., Chi.
"	Clear Lake* (Polk.)	Bank of Clear Lake †	E. A. Montgomery, *Cash.*	5,000	Ft. Dear. Nat. Bk., Chi.; Met. Nat. Bk., Minpls.
"	Eagle* (Waukesha.)	Bank of Eagle §	Frank A. Abendroth H. M. Loibl.	6,000	Nat. Ex. Bk., Mil.; Bankers Nat. Bk., Chi.
"	▲Milwaukee (Milwaukee.)	Wisconsin Fidelity Tr. & Safe Deposit Co.	Howard Greene J. M. W. Pratt, *S. & T.*	125,000	
Wyoming	▲Sheridan (Sheridan.)	State Bank of Sheridan §	H. C. Bostwick H. C. Alger.	50,000	Nat. Bk. Com., N. Y.; Met. Nat. Bk., Chi.
Northwest Ter.	Rosthern*	Imperial Bank of Canada	John H. Wilson, *Mgr.*		Bk. of Montreal, N. Y.; 1st Nat. Bk., Chi.
Ontario	Fenelon Falls	J. C. McKeggie & Co.			
Quebec	Stanstead* (Stanstead.)	Dominion Bank	S. L. Jones, *Mgr.*		National City Bk., N. Y.; Com'l Nat. Bk., Chi.
"	Windsor Mills* (Richmond.)	Eastern Townships Bk.			

* New banking point.

BANKS REPORTED DISCONTINUED

Since the July, 1901, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
Alabama	Ensley ... Jefferson	Steel City Bank ... †	Succeeded by First National Bank.
Georgia	Cordele ... Dooly	Peoples Bank ... §	Succeeded by Cordele National Bank.
"	" ... "	Bank of Wight & Weslosky Co. ... §	Succeeded by Cordele National Bank.
Illinois	Hammond ... Piatt	Dighton & Thompson ... †	Succeeded by State Bank of Hammond.
"	▲Mount Sterling ... Brown	Bloomfield, Skiles & Co. ... †	Succeeded by Brown County State Bank.
"	Rantoul ... Champaign	Collison Bros. & Co. ... †	Consolidated with First National Bank.
Indiana	Tippecanoe ... Marshall	Bank of Tippecanoe ... †	Closed.
"	Wingate ... Montgomery	Farmers & Merchants Bank ... §	Succeeded by Farmers Bank.
Iowa	Callender ... Webster	Bank of Callender ... †	Succeeded by Callender Savings Bank.
"	Hardy ... Humboldt	Bank of Hardy ... †	Succeeded by State Bank of Hardy.
"	▲Keosauqua ... Van Buren	Manning's Bank ... †	Liquidated.
Minnesota	Chokio ... Stevens	Bank of Chokio ... †	Succeeded by First National Bank.
Nebraska	▲Broken Bow ... Custer	Farmers Bank of Custer County ... §	Liquidated.
New York	▲Poughkeepsie ... Dutchess	Poughkeepsie National Bank ...	Succeeded by Poughkeepsie Trust Co.
Ohio	Carey ... Wyandot	Carey Banking Co. ... §	Failed.
"	▲Cleveland ... Cuyahoga	Superior Street Sav. & Bkg. Co. ... §	Failed.
"	▲Eaton ... Preble	Farmers & Citizens Bank ... †	Consolidated with Eaton Banking Co.
Oklahoma Territory	Carroll ... Woods	Bank of Carroll ... §	Succeeded by Bank of Fairview, Fairview, Okla. Ter.
Washington	Fairhaven ... Whatcom	Citizens National Bank ...	Succeeded by Henry Andrews & Co.
West Virginia	▲Martinsburg ... Berkeley	Peoples National Bank ...	Succeeded by Peoples Trust Co.
Wisconsin	▲Milwaukee ... Milwaukee	Wisconsin Trust Co. ... §	Liquidating.

REPRESENTATIVE ATTORNEYS

IN THE

United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*•† .....Henry	J. G. Cowan.
Albertville*•† ...Marshall	E. O. McCord.
Alexander City*•†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*•†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville* .....St. Clair	Inzer & Greene.
▲Athens*•† .....Limestone	W. T. Sanders.
Attalla*•† .....Etowah	See Gadsden.
Bessemer*•† ....Jefferson	B. C. Jones.
▲Birmingham*•†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*•† .....Bibb	W. H. Logan.
▲Brewton*•† ....Escambia	M. A. RABB.
Bridgeport*•†....Jackson	J. L. Hackworth.
▲Butler* .....Choctaw	Edward J. Gilder.
▲Camden*† .....Wilcox	Miller & Bonner.
▲Carrollton* .....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*•† .....Bibb	W. W. Lavender.
Citronelle*•† .....Mobile	See Mobile.
▲Clanton*•† .....Chilton	Adams & Martin.
▲Clayton*•† .....Barbour	E. P. Thomas.
Columbia*•† .....Henry	B. F. REID.
▲Columbiana*•† ....Shelby	Brown & Leeper.
Courtland*•† ...Lawrence	See Moulton.
▲Cullman*•† .....Cullman	George H. Parker.
▲Dadeville*•† ...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*•† .....Morgan	C. C. HARRIS.
Demopolis*•† ...Marengo	GESNER WILLIAMS.
Dothan*•† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*•† Cleburne	Merrill & Bridges.
▲Elba*•† .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	See Birmingham.
Enterprise*•† .....Coffee	See Elba.
Eufaula*•† .....Barbour	A. H. MERRILL.
▲Eutaw*•† .....Greene	McQueen & Harwood.
▲Evergreen*•† ....Conecuh	Farnham & Crum.
Faunsdale*•† ....Marengo	R. M. Douglas.
▲Fayette*•† .....Fayette	McGuire & Collier.
▲Florence*•†... Lauderdale	SIMPSON & JONES.
▲Fort Payne*•† ...De Kalb	L. L. Cochran.
Fruithurst*•† ...Cleburne	R. L. Blackmarr.
▲Gadsden*•† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*•† .....Hale	Tutwiler & Jones.
▲Greenville*•† .....Butler	Richardson & Hamilton.
▲Grove Hill* .....Clarke	Lakeland & Wilson.
▲Guntersville*•†..Marshall	J. D. Davis.
▲Hamilton*• .....Marion	B. R. Fite.
Hartselle*•† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*•† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*•† . Calhoun	S. D. G. Brothers.
▲Jasper*•† ..... Walker	Coleman & Bankhead.
▲Lafayette*•† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*•†.....Sumter	Altman & Brockway.
▲Luverne*•† ....Crenshaw	Richardson & Bricken.
▲Marion*•†.....Perry	J. H. Stewart.
▲Mobile*•† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*•† .....Shelby	J. M. Reynolds.
¶▲Montgomery*•† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton* .....Lawrence	James I. Abercrombie.
New Decatur*•† ..Morgan	J. C. Eyster.
▲Oneonto*•†.....Blount	G. W. Darden.
▲Opelika*•† .....Lee	BARNES & DUKE.
Oxford*•† .....Calhoun	E. H. Hanna.
▲Ozark*•† .....Dale	Joseph E. Acker.
Piedmont*•† .....Calhoun	Cooke & Cooke.
Pratt City*• ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*•† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*•†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*•†...Franklin	W. H. KEY.
▲Scottsboro*•† ....Jackson	J. E. Brown.
▲Scale*•† .....Russell	Boykin & Benton.
▲Selma*•†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*•†.....Colbert	R. H. Wilhoyte.
▲St. Stephens*. Washington	C. C. Kimbrough.
Sylacauga*•† .. Talladega	See Talladega.
▲Talladega*•† ....Talladega	WHITSON & GRAHAM.
Thomasville*•† .... Clarke	Norman Gunn.
▲Troy*•† ..... Pike	W. H. PARKS & SON.
▲Tuscaloosa*•†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*•† .....Colbert	Isaac Orme.
▲Tuskegee*•† ..... Macon	W. F. Foster
▲UnionSprings*•†.Bullock	L. M. MOSELEY.
Uniontown*•† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*•† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*•† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*•.....	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*•.....	BURTON E. BENNETT.
Skagway•.....	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*•†.....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† .....Gila	P. T. Robertson.
▲Holbrook*•†..... Navajo	C. O. Anderson.
Jerome*•† ..... Yavapai	HEYWARD M. GIBBES.
▲Kingman*•† ..... Mohave	J. M. Brown.
Mesa*•†..... Maricopa	George W. Woy.
▲Nogales*•†.... Santa Cruz	E. Williams.
¶▲Phœnix*•†.....Maricopa	L. H. CHALMERS
▲Prescott*•† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Chas. L. Rawlins.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*•† .....Maricopa	W. J. Kingsbury.
▲Tombstone*•†.... Cochise	Charles S. Clarke.
▲Tucson*•† ..... Pima	ROCHESTER FORD.
Williams *•†.... Coconino	See Flagstaff.
▲Yuma*•†..... Yuma	See Phoenix.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

ARKANSAS.

Town and County.	Name.
▲Arkadelphia*†..... Clark	BRADLEY & GARRETT.
▲Arkansas City*†...Desha	F. M. Rogers.
Atkins*†..... Pope	Wilson & Brooks.
▲Augusta*†.....Woodruff	Stanley & Andrews.
▲Batesville*†. Indep'dence	JAMES W. BUTLER.
Beebe*†.....White	Moore & Moore.
▲Benton*†.....Saline	J. W. Westbrook.
▲Bentonville*†.... Benton	J. A. Rice.
▲Berryville*.....Carroll	Fancher & Fancher.
Blackrock*†...Lawrence	Z. M. Cypert.
Booneville*..... Logan	Ferguson & Barlow.
Brinkley*†.....Monroe	C. F. Greenlee.
▲Camden*†..... Ouachita	SMEAD & POWELL.
▲Centerpoint*.....Howard	W. D. Lee.
▲Charleston*.... Franklin	T. A. Pettigrew.
▲Clarendon*†.....Monroe	THOMAS & LEE.
▲Clarksville*† ... Johnson	McKennon & Patterson.
▲Clinton*.....Van Buren	S. W. Simpson.
▲Conway*†..... Faulkner	S. FRAUENTHAL.
▲Corning*†..... Clay	G. B. Oliver.
Dallas*..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle*.....Yell	Crownover & Crownover.
DeQueen*†.....Sevier	Collins & Lake.
▲Desarc*.....Prairie	Roberts & Willeford.
▲Devall Bluff*.....Prairie	McClintock & Langford.
▲DeWitt*†.....Arkansas	Gibson & Park.
▲El Dorado*†..... Union	E. O. MAHONY.
England*†.....Lonoke	N. E. Johnson.
▲Eureka Springs*†Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade*....Sharp	Davidson & Meeks.
▲Fayetteville*†. Wash'ton	R. A. VAUGHAN.
Fordyce*†.....Dallas	R. C. Fuller.
▲Forrest City*†St. Francis	NORTON & PREWETT.
▲Fort Smith*† ..Sebastian	YOUMANS & YOUMANS.
Gravette*†.....Benton	W. H. Austin.
▲Greenwood*†..Sebastian	R. P. Powell.
▲Hamburg*..... Ashley	G. P. GEORGE.
▲Hampton*.....Calhoun	C. L. Poole.
▲Hardy*†.....Sharp	C. D. Foster.
▲Harrisburg*†....Poinsett	J. J. Mardis.
▲Harrison*.....Boone	Crump & Crump.
Hazen*†..... Prairie	C. S. Proctor.
▲Heber*.....Cleburne	W. L. Thompson.
▲Helena*†.....Phillips	QUARLES & MOORE.
Hope*†.....Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*†...Garland	WOOD & HENDERSON.
▲Huntsville*.....Madison	W. T. Brooks.
Imboden*†.....Lawrence	George G. Dent.
▲Jasper*.....Newton	M. T. Briscoe.
▲Jonesboro*†..Craighead	EDWARD H. MATHES.
Junction*†.....Union	E. O. Mohoney.
Kingsland*†...Cleveland	See Rison.
▲Lake City*.....Craighead	T. H. CARAWAY.
▲Lake Village*.....Chicot	R. M. Gains.
¶▲Little Rock*† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg*.....Sevier	Collins & Lake.
▲Lonoke*†.....Lonoke	GEORGE SIBLY.
Luxora*.....Mississippi	E. F. GREER.
▲Magnolia*†....Columbia	Stevens & Stevens.
▲Malvern*†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*†Fulton	C. E. Elmore.
▲Marianna*†..... Lee	McCULLOCH & McCULLOCH.
▲Marion*†.....Crittenden	L. P. Berry.
▲Marshall*.....Searcy	A. Y. Barr.
Maynard*.....Randolph	See Pocahontas.
▲Melbourne*.....Izard	J. B. Baker.
▲Mena*†.....Polk	MARK P. OLNEY.
▲Monticello*†..... Drew	Wells & Williamson.
▲Morrilton*†.....Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida*..Montgomery	G. Witt.
▲Murfreesboro*.....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲NewLewisville*†L'Fay'te	King & Searcy.
▲Newport*†.....Jackson	JOSEPH M. STAYTON.
▲Osceola*..... Mississippi	G. W. Thomason.
▲Ozark*†.....Franklin	W. W. Mansfield.
▲Paragould*†.....Greene	JOHNSON & LUNA.
▲Paris*.....Logan	Anthony Hall.
▲Perry*.....Perry	James A. Vance.
▲Piggott*†.....Clay	L. Hunter.
▲Pine Bluff*†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan*.....Lawrence	L. B. Poindexter.
▲Prescott*†.....Nevada	W. V. TOMPKINS.
▲Princeton*.....Dallas	R. H. Dedham.
Rector*†.....Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*†..... Cleveland	W. J. Stanfield.
Rogers*†.....Benton	W. C. ROBERTS.
▲Russellville*†..... Pope	J. T. BULLOCK.
▲Salem*.....Fulton	Charles A. Phillips.
▲Searcy*†.....White	John T. Hicks.
▲Sheridan*.....Grant	W. D. Brouse.
Siloam Springs*†.Benton	T. G. Williams.
Springdale*†Washington	J. L. Long.
▲Star City*.....Lincoln	H. R. Lucas.
Stuttgart*†.....Arkansas	Edward Pettit.
▲Texarkana*†..... Miller	WEBBER & WEBBER.
▲Van Buren*†.. Crawford	JESSE TURNER.
▲Vanndale*†.....Cross	O. N. Killough.
▲Varner*†.....Lincoln	G. H. Joslyn.
Waldo*†..... Columbia	See Magnolia.
▲Waldron*.....Scott	John W. Goolsby.
▲Walnut Ridge*†.Lawr'ce	Phillips & Beakley.
▲Warren*†.....Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg..... Cross	See Vanndale.
Wynne*†..... Cross	J. T. Patterson.
▲Yellville*.....Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*†.....Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas*.....Modoc	Goodwin & Stewart.
Anaheim*†.....Orange	Richard Melrose.
Antioch*†..Contra Costa	Hartley & Abbott.
Arcata*•.....Humboldt	George W. Hopkins.
▲Auburn*†.....Placer	J. M. FULWEILER.
Azusa*†.....Los Angeles	W. H. Davies.
▲Bakersfield*†.....Kern	T. M. McNAMARA.
Benicia*†.....Solano	C. P. Stevens.
Berkeley*†.....Alameda	W. N. WASTE.
Biggs*†.....Butte	F. F. Carnduff.
Bodie*•.....Mono	See Bridgeport.
▲Bridgeport*.....Mono	J. E. Goodall.
Calistoga*†.....Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*† ..Santa Clara	See San Jose.
Cayucos*†....San Luis Ob.	See San Luis Obispo.
Cedarville*.....Modoc	See Susanville.
Chico*†.....Butte	F. C. LUSK.
Cloverdale*†.....Sonoma	H. H. McKoon.
Colton*†.San Bernardino	Thomas D. Hamilton
▲Colusa*†.....Colusa	U. W. BROWN.
Corona*.....Riverside	G. R. Freeman.
Covina*†.....Los Angeles	See Los Angeles.
▲Crescent City*•.Del Norte	Childs & Hart.
Dixon*†.....Solano	A. Manning.
Downey*†.....Los Angeles	J. H. Ardis.
▲Downieville*†..... Sierra	F. R. WEHE.
Dutchflat*†.....Placer	W. P. Snowden.
Elsinore*†.....Riverside	Collier & Evans.
Escondido*†..San Diego	See San Diego.
▲Eureka*†.....Humboldt	J. N. GILLETT.
▲Fairfield*†.....Solano	Coghlan & Harvey.
Fallbrook*†... San Diego	See San Diego.
Ferndale*†....Humboldt	James Smith.
Folsom*†...Sacramento	See Sacramento.
Forest*†.....Sierra	See Nevada City.
Foresthill*†.....Placer	See Auburn.
Fort Bragg*†Mendocino	See Ukiah.
Fort Jones*†....Siskiyou	L. A. Reynolds.
▲Fresno*†.....Fresno	F. E. COOK.
Fullerton*†.....Orange	H. C. Head.
Garlock*.....Kern	George W. Fox.
Gilroy*†.....Santa Clara	J. C. Zuck.
Gonzales*†....Monterey	S. W. Mack.
Grass Valley*†....Nevada	C. W. KITTS.
Gridley*†.....Butte	R. C. Long.
Guadalupe*†.Santa Barb.	See Santa Maria.
▲Hanford*†.....Kings	J. W. Hudson.
Haywards*†....Alameda	J. A. Collins.
Healdsburg*†...Sonoma	J. W. Rose.
Hemet*†.....Riverside	P. C. Little.
▲Hollister*†...San Benito	BRIGGS & HUDNER
Hueneme*†.....Ventura	T. H. Merry.
▲Independence*†.....Inyo	P. H. Mack.
Ione*†.....Amador	See Jackson.
▲Jackson*†.....Amador	J. W. Caldwell.
▲Lakeport*•.....Lake	T. B. Bond.
Lemoore*†.....Kings	W. D. Maddin.
Livermore*†....Alameda	G. W. Langan
Lodi*†.....San Joaquin	See Stockton.
Lompoc*•..Santa Barbara	Fox & Sheridan.
Longbeach*†..Los Ang's	E. C. Denio.
▲Los Angeles*†.Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for LosAngeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*†.Santa Clara	W. M. Beggs.
▲Madera*†.....Madera	Francis A. Fee.
▲Mariposa*†.... Mariposa	J. W. Congdon.
▲Markleeville*.....Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*•†.Contra Costa	W. S. Tinning.
▲Marysville*•†..... Yuba	FORBES & DINSMORE.
Mendocino*•†.Mendocino	M. J. Byrnes.
▲Merced*•†.....Merced	J. W. KNOX.
▲Modesto*•† ....Stanislaus	NEEDHAM & DENNETT.
Monrovia*•†.Los Angeles	C. E. Slosson.
Monterey*•†....Monterey	S. F. Gell.
▲Napa*•†.....Napa	JOHN T. YORK.
National City*•† San D'go	See San Diego.
▲Nevada City*•† ...Nevada	T. FORD.
North Ontario*•†SanBern	See Ontario.
North San Juan*•†Nevada	See Nevada City.
Oakdale*•†..... Stanislaus	See Modesto.
▲Oakland*•† .....Alameda	METCALF & METCALF.
Oceanside*•† ...San Diego	See San Diego.
Ontario*•†San Bernardino	E. H. Joliffe.
Orange*•†..... Orange	See Santa Ana.
Orland*•†.....Glenn	See Willows.
▲Oroville*•†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*•†Monterey	E. C. Smith.
Paloalto*•†....Santa Clara	Joseph Hutchinson.
Pasadena*•†..Los Angeles	G. A. GIBBS.
Paso Robles*•† San L. Ob.	G. & A. Webster.
Petaluma*•†.....Sonoma	HASKELL & DENNY.
▲Placerville*•†...El Dorado	Irwin & Irwin.
Pleasanton*•†... Alameda	T. W. Harris.
Pomona*•† ..Los Angeles	J. A. GALLUP.
Portersville*•†.....Tulare	J. F. Boller.
▲Quincy*•†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*•†.....Tehama	JOHNSON & CHASE.
▲Redding*•†.....Shasta	WATSON & BUSH.
Redlands*•† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*•†S'nM'teo	George C. Ross.
▲Riverside*•†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*•† ..Sacra'o	L. T. HATFIELD.
▲Salinas*•† .....Monterey	DAUGHERTY & LACEY.
▲San Andreas*•†.Calaveras	F. J. Solinsky.
▲San Bernardino*•†San B'o	OTIS & GREGG.
▲San Diego*•†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*•†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI, Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*•†. Riverside	T. T. Porteous.
▲San Jose*•†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*•†..Alameda	John Black.
▲San Luis Obispo*•†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*•†..San Mateo	C. N. Kirkbride.
San Miguel*•†..S. Luis Ob	G. & A. Webster.
San Pedro*•† Los Angeles	W. H. Savage.
▲San Rafael*•†.....Marin	HEPBURN WILKINS.
▲Santa Ana*•†.....Orange	E. E. Keech.
▲Santa Barbara*•†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*•† Santa Clara	D. Henderson.
▲Santa Cruz*•† Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*•†Santa Bar'a	T. R. Finley.
Santa Monica*•†Los Ang's	Tanner & Taft.
Santa Paula*•† ...Ventura	See Ventura.
▲Santa Rosa*•† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Sidger & Son.
Selma*•†.....Fresno	E. E. Shepard.
Sonoma*•† .....Sonoma	R. R. Poppe.
▲Sonora*•†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*•†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*•†.....Solano	George A. Lamont.
▲Susanville*•† .....Lassen	Goodwin & Goodwin.
Sutter Creek*•† ..Amador	See Jackson.
Tehachapi*•†..... Kern	See Bakersfield.
Templeton*•†...S. Luis Ob.	See Paso Robles.
Tomales*•† .....Marin	Fred Woodworth.
Truckee*•† .....Nevada	C. F. McGlashan.
Tulare*•† ..... Tulare	DAVIS & ALLEN.
Tustin*•† ..... Orange	See Santa Ana.
▲Ukiah*•† .....Mendocino	J. A. Cooper.
Vacaville*•†..... Solano	R. Barcar.
Vallejo*•†.....Solano	L. G. HARRIER.
Valleyford*•† ....Sonoma	See Santa Rosa.
▲Ventura*•† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*•† .....Tulare	MILLER & HANNAH.
Watsonville*•† Santa Cruz	Holbrook & Maher.
▲Weaverville*• .... Trinity	James W. Bartlett.
Wheatland*•† .....Yuba	E. T. Manwell.
Whittier*•† ..Los Angeles	WM. M. HIATT.
Williams*•† .....Colusa	See Colusa.
▲Willow*•† ..... Glenn	Frank Moody.
Winters*•† ..... Yolo	Philip Bruton.
▲Woodland*•† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*•†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*•†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*•†.... Washington	August Muntzing.
Alamosa*•† ..... Conejos	W. E. Cox.
Alma*•†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*•†..... .....Pitkin	R. G. WITHERS.
Berthoud*•† .....Larimer	See Fort Collins.
▲Boulder*•†..... Boulder	S. S. DOWNER.
▲Breckenridge*•†. Summit	J. W. Swisher.
Brighton*•† .....Arapahoe	W. G. Lovelace.
Brush*•†.....Morgan	See Fort Morgan.
▲Buenavista*•†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*•†..Kit Carson	See Denver.
▲Canon City*•†....Fremont	WALDO & DAWSON.
Carbondale*•†... Garfield	See Glenwood Springs.
▲Castlerock*•†.... Douglas	A. G. Webster.
▲Central City*•†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*•†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*•†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*•†.....Mineral	A. L. MOSES.
CrestedButte*•†Gunnison	Metzler Bros.
▲Cripplecreek*•†....Teller	J. MAURICE FINN.
▲Del Norte*•†..Rio Grande	George P. Wilson.
▲Delta*•†..... ..... Delta	GEORGE STEPHAN.
¶▲Denver*•† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*•†... Montezuma	See Cortez.
▲Durango*•†.....La Plata	O. S. Galbreath.
Eaton*•†.....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*•†. .....Park	CHARLES A. WILKIN.
Florence*•†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*•†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*•†.. Morgan	E. E. Williams.
Fowler*•† .....Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*•† Cl'r Creek	J. J. WHITE.
Gillett*•† ..... Teller	C. A. Gillete.
▲Glenwood Sp'gs*•†Garf'ld	E. T. TAYLOR.
▲Golden*•†.....Jefferson	W. A. Dier.
Granada*•†.....Prowers	W. O. Merrill.
▲Grand Junction*•†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*•† ....Weld	H. N. HAYNES.
▲Gunnison*•†.....Gunnison	DEXTER T. SAPP.
Holly*•† .....Prowers	J. S. McMurtry.
▲Holyoke*•†.....Phillips	J. S. Bennett.
Hooper*•†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*•†.... .....Lincoln	T. J. Edwards.
Idaho Spr'gs*•†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*•† Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*•† ..... Otero	W. R. GIBSON.
▲Lake City*•†.....Hinsdale	Brown & Nourse.
▲Lamar*•† .....Prowers	C. C. Goodale.
▲Las Animas*•†.....Bent	A. M. Lambright.
▲Leadville*•† .....Lake	WILLIAM H. NASH.
Littleton*•† ....Arapahoe	See Denver.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Longmont*•† ..... Boulder	H. M. MINOR.
Loveland*•† ..... Larimer	Lyman Porter.
Mancos*•† .... Montezuma	See Cortez.
Manzanola*•† ..... Otero	Horace B. Dye.
▲Meeker* ..... Rio Blanca	J. L. Gray.
Monte Vista*•† Rio Grande	Jesse Stephenson.
▲Montrose*•† .... Montrose	S. S. Sherman.
New Windsor*† ..... Weld	Geo. J. Rowne.
▲Ouray*•† -- ..... Ouray	STORY & STORY.
Pitkin*•† ..... Gunnison	See Gunnison
▲Pueblo*•† ..... Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† ..... Eagle	A. R. Brown.
▲Rico*•† ..... Dolores	JOHN KNOWLES.
Ridgway*•† ..... Ouray	See Ouray.
Rifle*•† ..... Garfield	See Glenwood Springs.
Rockyford*•† ..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*•† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*•† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*•† .... San Juan	EDGAR BUCHANAN.
▲Springfield*•† ..... Baca	See Trinidad.
Steamboat Spr.* .... Routt	J. R. Harding.
▲Sterling*•† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*•† ... San Miguel	L. C. KINIKIN.
▲Trinidad*•† .. Las Animas	A. C. McCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† . Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*† ..... Weld	See Greeley.
Wray*•† ..... Yuma	See Akron.
▲Yuma*•† ..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•† ..... Tolland	M. P. Yoemans.
Ansonia*•† ... New Haven	MUNGER & MUNGER.
Berlin*•† ..... Hartford	See New Britain.
Bethel*•† ..... Fairfield	See Danbury.
Bloomfield*•† ... Hartford	See Hartford.
Branford*•† .. New Haven	Harry W. Doolittle.
▲Bridgeport*•† ... Fairfield	HALL & HALL.
Bristol*•† ..... Hartford	See Hartford.
Brookfield*•† .... Fairfield	See Danbury.
Brooklyn*† ..... Windham	See Danielson.
Bucklands ..... Hartford	See Hartford.
Canaan*•† ..... Litchfield	J. H. Roraback.
Canton*•† ..... Hartford	See Hartford.
Central Village*•† W'dh'm	See Danielson.
Chester*•† ..... Middlesex	Wilcox & Tyler.
Clinton*•† ..... Middlesex	Charles A. Felton.
Colchester*•† .... New Lon.	E. S. Day.
Collinsville*•† .. Hartford	Oliver Case.
Cornwall* ..... Litchfield	See Litchfield.
Cromwell*•† ... Middlesex	See Middletown.
▲Danbury*•† ..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ... Windham	ARTHUR G. BILL.
Deepriver*•† . Middlesex	R. W. Tyler.
Derby*•† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*•† Hartford	See Hartford.
East Lyme*•† New London	See New London.
Elmwood*• ..... Hartford	See Hartford.
Enfield*•† ..... Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† ..... Fairfield	Bacon Wakeman.
Falls Village*•† Litchfield	See Salisbury.
Farmington*† ... Hartford	See Hartford.
Glastonbury*•† . Hartford	See Hartford.
Granby*•† ..... Hartford	See Hartford.
Greenwich*•† .... Fairfield	R. JAY WALSH.
Groton*† .... New London	See New London.
Guilford*•† ... New Haven	See New Haven.
▲Haddam*•† .... Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*•† .. Middlesex	G. B. Carlson.
Jewett City*•† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*•† .... Litchfield	See Salisbury.
▲Litchfield*•† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme*•† ..... New London	See New London.
Manchester*•† .. Hartford	See South Manchester.
Meriden*•† ... New Haven	CORNELIUS J. DANAHER.
▲Middletown*•† ... Mid'sex	WARNER, WILLCOX & TYLER
Milford*•† .... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*•† ... New London	LEMUEL CLIFT.
Naugatuck*•† New Haven	JOHN M. SWEENEY.
New Britain*•† .. Hartford	B. F. GAFFNEY.
New Canaan*•† . Fairfield	See Stamford.
New Hartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† . New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank: general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*•† . New Lon.	ALFRED COIT.
Newington*† .... Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•† .... Fairfield	Charles H. Northrop.
Norfolk*•† ..... Litchfield	R. B. Stoeckel.
North Haven*•† New Hav.	See New Haven.
North Manchester† . Hart.	See South Manchester.
Norwalk*•† ..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*•† .. New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† .... New Haven	See New Haven.
Parkville† ..... Hartford	See Hartford.
Plainfield*•† .... Windham	See Putnam.
Plainville*•† .... Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† ..... Windham	EDGAR M. WARNER.
Ridgefield*•† .... Fairfield	See Danbury.
Rockville*•† ..... Tolland	E. H. BILL.
Roxbury*†† ..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*•† .... Litchfield	Warner & Lander.
Saybrooke*•† .. Middlesex	See Deep River.
Seymour*•† .. New Haven	Clifford J. Atwater.
Sharon*† ..... Litchfield	See Litchfield.
Shelton*•† ..... Fairfield	E. L. Staples.
Simsbury*•† ..... Hartford	See Hartford.
Southington*•† . Hartford	Marcus H. Holcomb.
So. Manchester*•† .. Hart.	Charles R. Hathaway.
So. Norwalk*•† .. Fairfield	See Norwalk.
Southport*•† .... Fairfield	John H. Perry.
South Windsor*• Hartford	See Hartford.
Stafford Spr.*•† .. Tolland	J. H. Reed.
Stamford*•† .... Fairfield	HART & KEELER.
Stonington*•† .. New Lon.	H. A. Hull.
Stratford*•† ..... Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•† .. Litchfield	F. W. Etheridge.
Thompson*•† .. Windham	Charles E. Searles.
Thompsonville*•† ... Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*•† . Litchfield	B. E. Higgins.
Unionville*•† ... Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*• ... Litchfield	Charles G. Root.
West Cornwall*•† . Litch.	L. J. Nickerson.
Westhaven*•† .. New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
West Winsted*† .. Litchf'd	See Winsted.
Wethersfield*•† . Hartford	See Hartford.
▲Willimantic*•† . Windham	GEORGE W. MELONY.
Winchester* .... Litchfield	See Winsted.
▲Windham*• ..... Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† .. Hart.	J. Warren Johnson.
▲Winsted*•† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*•† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† ..... Kent	See Dover.
Delaware City*•† New Cas.	T. B. Heisel.
Delmar*•† ..... Sussex	See Salisbury, Md.
¶▲Dover*•† ..... Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† .... Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•† ..... Sussex	See Georgetown.
Lewes*•† ..... Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•† ..... Kent	W. F. Causey & Son.
Milton*•† ..... Sussex	Wm. F. Causey.
Newark*•† .... New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•† ... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† ..... Kent	See Dover.
▲Wilmington*•† New Castle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*†.....D. C.	See Washington.
▲Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*†.....D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†.Franklin	H C. Hicks.
▲Arcadia*†.....De Soto	FORRESTER & BURTON.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*•.. Calhoun	See Marianna.
▲Braidentown*†. Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*†.....Levy	E. A. Pinnell.
▲Brooksville*†. Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J Lutterloh.
Cocoa*†.....Brevard	See Titusville.
▲Crawfordville*†. Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*†.....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*† ....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*†. Clay	See Jacksonville.
Interlachen*†.....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M. Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ....Osceola	See Orlando.
▲Lake City*†....Columbia	ROBERSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*†.....Lake	Tinnon & McNamee.
▲Live Oak*†....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*† .....Brevard	See Titusville.
▲Miami*† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• .....Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*†....Volusia	A. M. Bailey.
▲Orlando*† .....Orange	MASSEY & WARLOW.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† .....Dade	W. I. Metcalf.
Palmetto *†.....Manatee	See Braidentown.
▲Pensacola*† ....Escambia	BLOUNT & BLOUNT.
▲Perry*.....Taylor	See Madison.
Punta Gorda*† ..De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*•.....Marion	See Ocala.
▲Starke*†.....Bradford	J. T. Wills.
▲St. Augustine*†. St. John	W. W. DEWHURST.
St. Petersb'g*†.Hillsboro	A. Macleod.
▲Sumterville*• .....Sumter	A. C. Clark.
¶▲Tallahassee*†..... Leon	R. W. WILLIAMS.
▲Tampa*† .....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*†.Hillsboro	See Tampa.
▲Tavares*†.....Lake	J. F. Brown.
▲Titusville*† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† .....Wilcox	T. L. Holton.
Acworth*† .....Cobb	J. J. Northcott.
Adairsville*† .....Bartow	See Cartersville.
Adel*†.....Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*† .....Sumter	ELLIS & ELLIS.
▲Appling*.....Columbia	See Augusta.
Arlington*† .....Calhoun	W. D. Sheffield.
▲Athens*† .....Clarke	STRICKLAND & GREEN
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*†....Decatur	R. B. RUSSELL
Barnesville*†.....Pike	W. W. LAMBDIN.
▲Baxley*† .....Appling	J. H. Thomas.
▲Blackshear*† .....Pierce	R. G. Mitchell, Jr.
▲Blairsville* .....Union	J. A. Butt.
▲Blakely*† .....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*† .....Thomas	See Thomasville.
▲Brunswick*† .....Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*†....Marion	George P. Monro.
Buford*† .....Gwinnett	J. O. H. Brown.
▲Butler*† .....Taylor	O. M. Colbert.
▲Calhoun*† .....Gordon	F. A. Cantrell.
▲Camilla*† .....Mitchell	S. S. Bennett.
▲Canton*† .....Cherokee	William A. Teasley.
▲Carnesville* .....Franklin	W. R. Little.
▲Carrollton*† .....Carroll	R. D. Jackson.
▲Cartersville*† ....Bartow	J. H. WIKLE.
▲Cedartown*† .....Polk	J. A. Blance.
Chipley *† .....Harris	See Greenville.
▲Clarkesville*†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton. ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† .....Pulaski	See Hawkinsville.
▲Colquitt *† .....Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH Attorney Third National Bank.
Comer*† .....Madison	See Danielsville.
▲Conyers*† .....Rockdale	John R. Maddox.
Cordele*† .....Dooly	J. T. HILL.
▲Covington*† .....Newton	J. G. Lester.
▲Crawfordville*†. Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† ....Randolph	W. C. WORRILL.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† .....Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* .....Madison	D. W. Meadow.
▲Darien*† .....McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† .....Terrell	JAMES G. PARKS.
▲Dawsonville* .....Dawson	J. M. Bishop.
▲Decatur*† .....DeKalb	See Atlanta.
Demorest*†..Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† ..Douglas	J. H. McLarty.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Dublin*†.....Laurens	P. L. Wade.
▲Eastman*†.....Dodge	James P. Highsmith.
▲Eatonton*†.....Putnam	W. B. Wingfield.
▲Elberton*†.....Elbert	W. D. Tutt.
▲Ellaville*†.....Schley	A. J. Walters.
▲Ellijay*†.....Gilmer	J. P. Perry.
▲Fairburn*†.....Campbell	L. S. Roon.
▲Fayetteville*†...Fayette	W. B. Hollingsworth.
Fitzgerald*†.....Irwin	L. KENNEDY.
Flovilla*†.....Butts	B. P. Bailey.
Flowery Branch*†..Hall	See Gainesville.
▲Forsyth*†.....Monroe	R. L. Berner.
▲Fort Gaines*†.....Clay	W. A. Scott.
Fort Valley*†..Houston	H. A. MATHEWS.
▲Franklin*.....Heard	W. S. Hubbard.
▲Gainesville*†.....Hall	DUNLAP & DUNLAP.
▲Georgetown*..Quitman	T. L. Guerry.
▲Gibson*†.....Glascock	E. B. Rogers.
▲Greensboro*†..Greene	J. B. Park, Jr.
▲Greenville*† Meriwether	H. W. Hill.
▲Griffin*†.....Spalding	ROBERT T. DANIEL.
▲Hamilton*†.....Harris	B. H. Walton.
Harmony Grove*†Jack'n	R. L. J. Smith.
▲Hartwell*†.....Hart	A. E. McCurry.
▲Hawkinsville*†..Pulaski	W. L. & WARREN GRICE.
Hazlehurst*†....Appling	See Hawkinsville.
▲Hiawassee*.....Towns	J. H. Davis.
▲Hinesville*†.....Liberty	S. B. Brewton.
Hogansville*†.....Troup	Isaac Jackson.
▲Homer*.....Banks	See Gainesville.
▲Homerville*†.....Clinch	R. G. Dickerson.
▲Irwinton*.....Wilkinson	J. W. Lindsey.
▲Irwinville*.....Irwin	T. J. Luke.
▲Isabella*.....Worth	G. G. WARREN.
▲Jackson*†.....Butts	M. P. HALL.
▲Jasper*†.....Pickens	J. W. Henley.
▲Jefferson*.....Jackson	J. C. Turner.
▲Jesup*†.....Wayne	D. M. Clark.
▲Jonesboro*†.....Clayton	W. M. Wright.
▲Knoxville*† ....Crawford	R. C. Le Sueur.
▲Lafayette*†.....Walker	Lumpkin & Shattuck.
▲La Grange*†.....Troup	A. H. THOMPSON.
Lavonia*†.....Franklin	See Carnesville.
▲Lawrenceville*†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*†.....Lee	Long & Son.
▲Lexington*..Oglethorpe	Joel Cloud.
▲Lincolnton*.....Lincoln	J. E. Strother.
▲Louisville*†.....Jefferson	Phillips & Phillips.
▲Lumpkin*†.....Stewart	J. T. HARRISON.
▲Macon*†.....Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*†.....Morgan	George & George.
▲Marietta*†.....Cobb	CLAY & BLAIR.
Marshallville*†..Macon	See Oglethorpe.
Maysville*†.....Jackson	A. J. Griffin.
▲McDonough*† ....Henry	James F. Wall.
▲McRae*†.....Telfair	E. D. Graham.
▲Milledgeville*† . Baldwin	D. B. SANFORD.
Millen*†.....Screven	JAMES P. BRINSON.
Molina*†.....Pike	See Zebulon.
▲Monroe*.....Walton	B. S. Walker.
Montezuma*†.....Macon	Greer & Felton.
▲Monticello*†.....Jasper	J. D. Kilpatrick.
▲Morgan*.....Calhoun	L. G. Cartledge.
▲Moultrie*.....Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*†Montgom'y	Geiger & Peterson.
▲Nashville*.....Berrien	William D. Bule.
▲Newnan*†.....Coweta	R. W. FREEMAN.
▲Newton*.....Baker	A. S. Johnson.
Ocilla*†.....Irwin	See Sylvania.
▲Oglethorpe*†.....Macon	Greer & Felton.
Pelham*†.....Mitchell	See Camilla.
▲Perry*†.....Houston	W. C. Davis.
Poulan*.....Worth	Frank Park.
▲Preston*†.....Webster	S. R. Stevens.
▲Quitman*†.....Brooks	J. G. McCall.
▲Reidsville*.....Tattnall	E. C. COLLINS.
Reynolds*†.....Taylor	W. E. Steed.
Richland*†.....Stewart	E. L. Stevens.
▲Ringgold*†.....Catoosa	J. H. Anderson.
Rochelle*†.....Wilcox	D. B. Nicholson.
▲Rome*†.....Floyd	JOHN W. BALE.
Rutledge*†.....Morgan	See Madison.
▲Sandersville*†.Wash'ton	Evans & Evans.
▲Savannah*†.....Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*†.....Coweta	James W. Shell.
Sharon*†.....Taliaferro	See Washington.
Shellman*†.....Randolph	See Cuthbert.
Social Circle*†....Walton	T. Spearman.
▲Sparta*†.....Hancock	W. H. Burwell.
▲Springfield*.....Effingham	J. H. Hodge.
▲Springplace*†.....Murray	C. L. Henry.
▲Statenville*.....Echols	See Valdosta.
▲Statesboro*†.....Bullock	Groover & Johnson.
▲St Mary's*.....Camden	See Brunswick.
▲Summerville*●.Chattooga	J. M. Bellah.
▲Swainsboro*●...Emanuel	H. R. Daniel.
▲Sylvania*●.....Screven	E. K. Overstreet.
Sylvester*†.....Worth	J. G. Polhill.
▲Talbotton*†.....Talbot	J. M. Mathews.
Tallapoosa*†.....Haralson	Head & Head.
Tennille*†..Washington	John C. Harmon.
▲Thomaston*†.....Upson	J. A. Cotten.
▲Thomasville*†...Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*†.....McDuffie	John T. West.
Tifton*†.....Berrier	John Murrow.
Toccoa*†.....Habersham	GEORGE P. IRWIN.
▲Traders Hill.....Charlton	See Waycross.
▲Trenton*†.....Dade	See Chattanooga, Tenn.
Unadilla*†.....Dooly	J. L. Jones.
▲Valdosta*†.....Lowndes	A. T. WOODWARD.
▲Vienna*†.....Dooly	J. H. Woodward & Son.
Villa Rica*†.....Carroll	J. M. Moor.
▲Warrenton*†.....Warren	James Whitehead.
▲Washington*†.....Wilkes	COLLEY & SIMS.
▲Watkinsville*†...Oconee	B. E. Thrasher.
▲Waycross*†.....Ware	TOOMER & REYNOLDS.
▲Waynesboro*†.....Burke	Lawson & Scales.
West Point*†.....Troup	R. A. S. Freeman.
Winder*†.....Jackson	W. H. Quarterman.
▲Wrightsville*†..Johnson	A. F. Daley.
▲Zebulon*†.....Pike	See Barnesville.

IDAHO.

▲Albion*.....Cassia	J. C. Rogers.
▲Blackfoot*†.....Bingham	F. S. Dietrich.
¶▲Boise*†.....Ada	J. H. RICHARDS.
▲Caldwell*†.....Canyon	John C. Rice.
▲Challis*.....Custer	Milton A. Brown.
Coeur d'Alene*†.Koot'ai	John B. Goode.
Genesee*†.....Latah	See Moscow.
Grangeville*.....Idaho	W. N. Scales.
▲Hailey*†.....Alturas	TEXAS ANGEL.
▲Idaho City*.....Boise	Carl Paine.
Idaho Falls*†...Bingham	H. K. Linger.
Juliaetta*†.....Latah	See Moscow.
Kendrick*†.....Latah	George W. Coutts.
▲Lewiston*●....Nez Perces	FRANK J. YOUNG.
▲Malad City*.....Oneida	GEO. E. GRAY.
Montpelier*†..Bear Lake	J. C. Rich.
▲Moscow*†.....Latah	ORLAND & SMITH.
▲MountainHome*†Elmore	W. C. Howle.
▲Mt. Idaho*.....Idaho	W. N. Scales.
Murray*.....Shoshone	See Wallace.
Nampa*†.....Canyon	Frank Estabrook.
▲Paris*†.....Bear Lake	Budge & White.
Payette*†.....Canyon	Charles B. Coxe.
▲Pocatello*†.....Bannock	EDEN & TERRELL.
▲Rathdrum*†....Kootenai	Edwin McBee.
▲Salmon*.....Lemhi	John H. Padgham.
Salubria*.....Washington	O. F. Buse.
▲Shoshone*†.....Lincoln	Guy C. Barnum.
▲Silver City*.....Owyhee	Richard Cunningham.
▲St. Anthony*...Fremont	J. E. COCHRAN.
▲Wallace*†.....Shoshone	C. W. Beale.
Wardner*†.....Shoshone	J. E. Gyde.
▲Weiser*†.....Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*†.....Knox	WILLIAM H. BEAVER.
Adair*†.....McDonough	See Macomb.
Albany*†.....Whiteside	D. S. Efner.
▲Albion*†.....Edwards	J. M. Campbell.
▲Aledo*†.....Mercer	McARTHUR & COOKE.
Alexis*†.....Warren	Thomas R. Squires.
Allerton*†.....Vermilion	See Danville.
Alpha*†.....Henry	J. A. Widney.
Altamont*†..Effingham	F. M. Schilling.
Alton*†.....Madison	JOSEPH V. E. MARSH.
Altona*†.....Knox	L. K. Byers.
Amboy*†.....Lee	W. E. Ives & Son.
Anchor*†.....McLean	See Bloomington.
Anna*†.....Union	H. F. BUSSEY.
Annawan*†.....Henry	W. H. Holzinger.
Antioch*●.....Lake	J. W. McDonald.
Apple River*†Jo Daviess	J. S. Lamont.
Arcola*†.....Douglas	Barricklow & Cofer.
Arenzville*†.....Cass	M. McClure.
Argenta*†.....Macon	See Decatur.
Armington*†...Tazewell	See Bloomington.
Armstrong*†..Vermilion	See Potomac.
Arrowsmith*†...McLean	H. J. Thompson.
Arthur*†.....Moultrie	M. Watson.
Ashkum*†.....Iroquois	P. H. Carey.
Ashland*†.....Cass	S. A. Shortt.
Ashley*†....Washington	See Nashville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Ashton*† .....Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*† ....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Piatt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† .....Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*† .....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT
Bellflower*† .... McLean	See Farmer City.
Belvidere*† .....Boone	W. W. WOOD.
Bement*†..... Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† ..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*† .....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*† .....Edwards	See Mt. Carmel.
Bowen*† .....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*† .....Stark	See Toulon.
Braidwood*† .....Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† ....Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Broeton*† ..... Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*† ..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
▲Cairo*† .....Alexander	GREEN & GILBERT.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*† ....Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*† ....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*† .....Clinton	M. P. Murray.
Carlock*†..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Carterville*† Williamson	George A. Henshaw.
▲Carthage*† .... Hancock	D. MACK & SON.
Casey*† .....Clark	N. L. SCRANTON.
Cedarville*†.. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*† .....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Markley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. R. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
" ..... "	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.

Town and County.	Name.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co.
" ..... "	FRANK H. LENNARDS, 510 Chamber of Commerce Bldg. Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Christman*†.....Edgar	See Paris.
Cisco*† .....Piatt	See Monticello.
Cissna Park*† ..Iroquois	Isaac Miller Hamilton.
Clay City*†.....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*† ...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*†.....Lee	See Paw Paw.
Cooksville*† .....McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*†..... Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*†.....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Danvers*†.....McLean	See Bloomington.
▲Danville*†....Vermilion	TILTON & CUNDIFF.
Davis*†.....Stephenson	W. Ende.
▲Decatur*†.....Macon	OUTTEN & ROBY.
Deer Creek*†...Tazewell	See Tekin.
DeKalb*†.....DeKalb	A. G. KENNEDY.
DeLand*†.....Piatt	See Monticello.
Delavan*†.....Tazewell	J. O. Jones.
Des Plaines*†.....Cook	See Chicago.
Divernon*†.. Sangamon	See Springfield.
▲Dixon*†.....Lee	R. S. FAIRAND.
Dongola*†.....Union	See Jonesboro.
Donovan*†.....Iroquois	See Watseka.
Downer's Grove*†.DuP.	M. Slusser.
Dundee*†.....Kane	W. G. Sutlin.
Dunlap*†.....Peoria	See Peoria.
DuQuoin*†.....Perry	R. W. S. WHEATLEY.
Durand*†....Winnebago	See Rockford.
Dwight*†.....Livingston	ROMBERGER & SMITH.
Earlville*†.....Lasalle	HADLEY & BURTON.
East Dubuque*†.Jo Day.	S. F. GILMORE.
East Lynn*†..Vermilion	W. R. S. Hunter.
Easton*†.....Mason	J. C. Burnett.
East St. Louis*†.St.Clair	HOPSON & HOLLEMBEAK.
Edelstein*†.....Peoria	J. C. McKenzie.
▲Edinburg*†.....Christian	John C. Oxford.
▲Edwardsville*†.Madison	See Lincoln.
▲Effingham*†..Effingham	See Paxton.
Elburn*†.....Kane	See Canton.
Eldorado*†.....Saline	See Bloomington.
Elgin*†.....Kane	George Sawin.
Elizabeth*†...Jo Daviess	M. R. Sturtevant.
▲Elizabethtown*..Hardin	J. I. KERR.
Elkhart*†.....Logan	See Lincoln.
Elliott*†.....Ford	John N. Wilson.
Ellisville*†.....Fulton	See Chicago.
Ellsworth*†.....McLean	C. W. Wiedeman.
Elmhurst*†.....DuPage	William H. Allen.
Elmwood*†.....Peoria	A. Gregson.
El Paso*†.....Woodford	W. H. FOSTER.
Emden*†.....Logan	See Lincoln.
Enfield*†.....White	William M. Schuwerk.
Englewood*†.....Cook	CARRITHERS & AGARD.
Equality*†.....Gallatin	CREIGHTON & THOMAS.
Erie*†.....Whiteside	See Tuscola.
Essex*†.....Kankakee	See Danville.
▲Eureka*†.....Woodford	James Ten Eyck.
Evanston*†.....Cook	A. T. Brasel.
Evansville*†..Randolph	HERRICK & HERRICK.
Fairbury*†...Livingston	See Springfield.
▲Fairfield*†.....Wayne	A. A. Luckey.
Fairland*†.....Douglas	See Hillsboro.
Fairmount*†..Vermilion	C. W. Fall.
Fairview*†.....Fulton	H. S. Kelley.
Farina*†.....Fayette	See Danville.
Farmer City*†...DeWitt	C. C. Studley.
Farmersville*†..Montg'y	Hoff & Hoff.
Farmington*†.....Fulton	George A. De Long.
Fillmore*†.Montgomery	See Havana.
Findlay*†.....Shelby	See Pontiac.
Fisher*†.....Champaign	Frank Wertz.
Fithian*†.....Vermilion	D. S. Stephen.
Flanagan*†.. Livingston	See Jacksonville.
Flora*†.....Clay	See Dixon.
Foosland*†.. Champaign	H. C. HYDE.
Forest City*†.....Mason	C. C. McMahon.
Forrest*†.....Livingston	A. E. Somers.
Forreston*†.....Ogle	J. C. O'NEILL. Collections promptly attended to.
Frankfort Station*†Will	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Franklin*†.....Morgan	N. F. ANDERSON.
Franklin Grove*†....Lee	See Morris.
▲Freeport*†.....Stephenson	GEORGE W. SHAW.
Fulton*†.....Whiteside	W. J. BROWN.
Galatia*†.....Saline	A. S. Hollembeak.
▲Galena*†.....Jo Daviess	See Danville.
▲Galesburg*†.....Knox	LESLIE A. CRANSTON.
Galva*†.....Henry	See Fisher.
Gardner*†.....Grundy	See Carlinville.
Geneseo*†.....Henry	C. N. Saum.
▲Geneva*†.....Kane	Knotts & Terry.
Genoa*†.....De Kalb	THOMPSON & MOORE.
Georgetown*†Vermilion	See Quincy.
Gibson City*†.....Ford	See Macomb.
Gifford*†.....Champaign	See Jerseyville.
Gillespie*†.....Macoupin	See Ottawa.
Gilman*†.....Iroquois	E. H. BUCK.
Girard*†.....Macoupin	See Libertyville.
▲Golconda*.....Pope	T. G. Parker.
Golden*†.....Adams	BANDY & SULLIVAN.
Goodhope*†McDonough	W. H. McDonald.
Grafton*†.....Jersey	
Grandridge*†.....Lasalle	
Grant Park*..Kankakee	
Grayslake*†.....Lake	
Grayville*†.....White	
Greenfield*†.....Greene	
Greenup*†. Cumberland	

Town and County.	Name.
Green Valley....Tazewell	See Pekin.
Greenview*†.....Menard	R. L. Walker.
▲Greenville*†.....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*†.....McLean	C. M. Coyle.
Griggsville*†.....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*†.....Ford	See Gibson City.
Hamilton*†.....Hancock	J. L. Miller.
Hammond*†.....Piatt	See Monticello.
Hanphire*†.....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin*.....Calhoun	T. J. Selley.
Harlem .....Cook	See Oak Park.
▲Harrisburg*†.....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*†.....McHenry	A. W. Young.
Harvel*†...Montgomery	See Springfield.
Harvey*†.....Cook	I. J. MOUSER.
▲Havana*†.....Mason	LYMAN LACEY, JR.
Hebron*†.....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*†.....Marshall	Fred S. Potter.
Herrick*†.....Shelby	J. D. Burrus.
Herrin*.....Williamson	See Marion.
Herscher*†.....Kankakee	See Kankakee.
Heyworth*†.....McLean	See Bloomington.
Highland*†.....Madison	Timothy Gruaz.
Highland Park*†...Lake	K. R. Smoot.
▲Hillsboro*†.Montgomery	AMOS MILLER.
Hinckley*†.....DeKalb	See Aurora.
Hindsboro*†.....Douglas	See Tuscola.
Holcomb*†.....Ogle	C. E. Oakes.
Homer*†.....Champaign	R. C. Wright.
Hoopeston*†..Vermilion	DYER & WALBRIDGE.
Hopedale*†.....Tazewell	See Pekin.
Hume*†.....Edgar	T. J. Coffman.
Huntley*†.....McHenry	See Woodstock.
Hutsonville*†.Crawford	See Robinson.
Hyde Park*†.....Cook	See Chicago.
Illopolis*†.....Sangamon	S. P. Williams.
Ipava*†.....Fulton	W. A. Babcock.
Irving*†.....Montgomery	See Hillsboro.
Iuka*†.....Marion	See Salem.
Ivesdale*†.....Champaign	See Monticello.
▲Jacksonville*†..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*†.....Jersey	H. W. Pogue.
▲Joliet*†.....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*†.....Union	Karraker & Lingle.
Joy*†.....Mercer	See Aledo.
Kane*†.....Greene	See Carrollton.
▲Kankakee*†...Kankakee	H. K. WHEELER.
Kansas*†.....Edgar	E. G. Rose.
Keithsburg*†.....Mercer	M. T. Kirkpatrick.
Kenney*†.....DeWitt	Scroggin & Co.
Kewanee*†.....Henry	CHAS. K. LADD.
Kings*†.....Ogle	See Rochelle.
Kingston*†.....DeKalb	See DeKalb.
Kinmundy*†.....Marion	John F. Donovan.
Kirkland*†.....DeKalb	See Genoa.
Kirkwood*†.....Warren	George M. Nixon.
Knoxville*†.....Knox	E. A. Corbin.
▲Lacon*†.....Marshall	E. D. RICHMOND.
Ladd*†.....Bureau	J. W. BLEE.
Lafayette*†.....Stark	See Toulon.
Lagrange*†.....Cook	D. B. Lyman
Laharpe*†.....Hancock	L. S. McCrory.
La Moille*†.....Bureau	H. A. Stanard.
Lanark*†.....Carroll	C. W. Middlekauff.
La Rose*†.....Marshall	R. M. Barnes.
Lasalle*†.....Lasalle	DUNCAN & DOYLE.
Latham*†.....Logan	F. A. Gassway.
▲Lawrenceville*†Law'ce	C. J. BORDEN.
Leaf River*†.....Ogle	George E. Johnson.
Lebanon*.....St. Clair	H. H. HORNER.
Leland*†.....Lasalle	A. A. Clapsaddle.
Lemont*†.....Cook	Frank W. Welch.
Lena*†.....Stephenson	A. J. Clarity.
Leroy*†.....McLean	OWEN & OWEN.
▲Lewistown*†.....Fulton	HARRY M. WAGGONER.
Lexington*†.....McLean	A. B. Davidson.
Libertyville*†.....Lake	Paul MacGuffin.
▲Lincoln*†.....Logan	OSCAR ALLEN.
Litchfield*†Montgomery	McWILLIAMS & SONS.
Little York*†....Warren	See Monmouth.
Loami*†.....Sangamon	D. I. Staley.
Lockport*†.....Will	C. B. CHEADLE.
Lodi*†.....Iroquois	Nathan P. Goodell.
London Mills*†...Fulton	M. T. Robinson.
Longview*†. Champaign	See Champaign.
Lostant*†.....Lasalle	G. F. Bell.
▲Louisville*†.....Clay	John R. Bonney.
Lovington*†....Moultrie	A. W. Lux.
Ludlow*†.....Champaign	W. C. Smith.
Mackinaw*†.....Tazewell	See Pekin.
▲Macomb*†...McDonough	NEECE & SON.
Macon*†.....Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Manomet*† ..Champaign	See Champaign.
Makanda*† .....Jackson	See Murphysboro.
Malta*† .....DeKalb	D. F. Pease.
Manchester*† .....Scott	See Bluffs.
Manhattan*† .....Will	See Joliet.
Manito*† .....Mason	J. A. McComas.
Mansfield*† .....Piatt	C. F. Mansfield.
Manteno*† ....Kankakee	Winfield S. Campbell.
Maple Park*† .....Kane	See Elburn.
Maquon*† .....Knox	E. L. Swigart.
Marengo*† .....McHenry	A. B. Coon.
▲Marion*† .... Williamson	George W. Young.
Marissa*† .....St. Clair	R. S. Hamilton.
Maroa*† .....Macon	B. F. Shipley.
Marseilles*† .....Lasalle	See Ottawa.
▲Marshall*† .....Clark	J. W. GRAHAM.
Martinsville*† .....Clark	H. Gasaway.
Marysville. .....Vermilion	See Potomac.
Mascoutah*† ....St. Clair	George F. Wombacher.
Mason City*† .....Mason	G. W. ELLSBERRY.
Mattoon*† .....Coles	CRAIG & KINZEL.
Maywood*† .....Cook	See Oak Park.
Mazon*† .....Grundy	See Morris.
McHenry*† .....McHenry	H. C. Mead.
McLean*† .....McLean	See Bloomington.
▲McLeansboro*† Hamilt'n	WEBB & McLANE.
Mechanicsburg*...Sang'n	See Springfield.
Media*† .....Henderson	See Stronghurst.
Medora*† .....Macoupin	J. W. Kitzmiller.
Melrose Park*† ....Cook	See Oak Park.
Melvin*† .....Ford	J. M. Thompson.
Mendon*† .....Adams	See Quincy.
Mendota*† ..... Lasalle	JOHN F. MADDEN.
Meredosia*† .....Morgan	See Jacksonville.
Metamora*† ..Woodford	A. R. Rich.
▲Metropolis City*† Massac	COURTNEY & HELM.
Milford*† .....Iroquois	Frank Harry.
Milledgeville*† .....Carroll	See Mount Carroll.
Millington*† .....Kendall	See Aurora.
Milton* .....Pike	N. A. Thornton.
Minier*† .....Tazewell	See Pekin.
Minonk*† .....Woodford	THOMAS KENNEDY.
Minooka*† .....Grundy	L. K. Keogh.
Modesto*† .....Macoupin	J. M. Allyn.
Moline*† ....Rock Island	McENIRY & McENIRY.
Momence*† ...Kankakee	E. P. HARNEY.
Monica*† .....Peoria	See Peoria.
▲Monmouth*† .....Warren	GRIER & STEWART.
▲Monticello*† .....Piatt	LODGE, HICKS & LODGE.
▲Morris*† .....Grundy	SANFORD BROS.
▲Morrison*† .....Whiteside	L. T. STOCKING.
Morrisonville*† Christi'n	Fred A. Wagoner.
Morton*† .....Tazewell	See Pekin.
▲Mound City*† ....Pulaski	L. M. Bradley.
▲Mt. Carmel*† ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*† .....Carroll	D. ALLEMAN.
Mt. Morris*† .....Ogle	John Weller.
Mt. Olive*† ....Macoupin	Thomas Williamson.
Mt. Pulaski*† .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*† .....Brown	Hubbard & Reid.
▲Mt. Vernon*† ..Jefferson	ALBERT WATSON.
Moweaqua*† .....Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SHIELDS.
▲Murphysboro*† .Jackson	G. W. ANDREWS.
Naperville*† ....Du Page	H. H. GOODRICH.
▲Nashville*† .Washington	H. H. Hosmer.
Nat. Stock Yards*† St. C.	See East St. Louis.
Nauvoo*● .....Hancock	G. A. RITTER.
Nebo*† .....Pike	I. J. Dyer.
Neoga*† ....Cumberland	See Toledo.
Neponset*† .....Bureau	See Kewanee.
Newark* .....Kendall	N. P. Barnard, Jr.
New Berlin* ....Sangamon	W. M. Warren.
New Boston*† ....Mercer	M. Chamberlain.
New Holland*† .....Logan	See Lincoln.
Newman*† .....Douglas	W. W. Pepper.
▲Newton*† ..... Jasper	GIBSON & JOHNSON.
New Windsor*† ..Mercer	W. H. Gladman.
Niantic*† ..... Macon	See Decatur.
Nokomis*† .Montgomery	D. H. Zepp.
Normal*† ..... McLean	R. L. Fleming.
Norris City*† .....White	W. N. Green.
No. Henderson*† .Mercer	See Aledo.
Nunda*† ..... McHenry	L. D. Lowell, Jr.
Oakland*† .....Coles	J. H. Winkler.
Oak Park*† .....Cook	J. A. BALDWIN.
Oblong*† ..... Crawford	See Robinson.
Odell*† .....Livingston	J. D. Pound.
Ogden*† .....Champaign	Wm. Brennan.
Ohio*† ..... Bureau	H. S. Pomeroy.
Okawville*† Washington	Mochle & Tcharner.
▲Olney*† .....Richland	R. B. Witcher.
Onarga*† .....Iroquois	F. W. Morris.
Oneida*† .....Knox	See Galesburg.
▲Oquawka*† ...Henderson	R. Cooper.
Orangeville*† Stephenson	Hiram Skinner.
▲Oregon*† ..... Ogle	FRANCIS BACON.
Orion*† ..... Henry	M. L. Love.
▲Ottawa*† .....Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*† .....Cook	F. J. Filbert.
Palestine*† .... Crawford	A. L. MacHatton.
Palmyra*† .....Macoupin	Searcy & Etter.
Pana*† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*† .....Edgar	JAMES A. EADS.
Pawnee*● .....Sangamon	J. R. Kincaid.
Paw Paw*† .....Lee	C. F. Preston.
▲Paxton*† .....Ford	KERR & LINDLEY.
Pearl† .....Pike	See Milton.
Pearl City*† .Stephenson	H. M. Dodds.
Pecatonica*† Winnebago	C. C. Stevens.
▲Pekin*† ..... Tazewell	WILLIAM A. POTTS.
Penfield*† ... Champaign	See Champaign.
▲Peoria*† .....Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*† .....Will	Michael Collins.
Perry* .....Pike	G. W. Hinman.
Peru*† .....Lasalle	F. T. BEERS.
▲Petersburg*† ....Menard	T. W. McNEELY.
Philo*† .....Champaign	See Champaign.
▲Pinckneyville*† .... Perry	W. T. Vaughn.
Piper City*† ..... Ford	See Paxton.
▲Pittsfield*† ..... Pike	EDWARD DOOCY.
Plainfield*† ..... Will	George J. Arbeiter.
Plano*† .....Kendall	E. W. FAXON.
Pleasant Plains*† Sang'n	See Springfield.
Plymouth*† ....Hancock	George E. Terry.
Polo*† ..... Ogle	Fred Zick.
▲Pontiac*† .....Livingston	R. S. McILDUFF.
Poplar Grove*... Boone	H. D. Blodgett.
Port Byron*● Rock Island	J. W. Simonson.
Potomac*† .....Vermilion	See Danville.
Prairie City*† .McDon'gh	E. A. BOYNTON.
▲Princeton*† .....Bureau	CAIRO A. TRIMBLE.
Princeville*† .....Peoria	See Peoria.
Prophetstown*† Whiteside	H. H. Waite.
Pullman*† .....Cook	See Chicago.
▲Quincy*† .....Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*† .....Fayette	See Vandalia.
Rankin*† .....Vermilion	J. F. Campbell.
Rantoul*† ....Champaign	Thomas J. Roth.
Raritan* .....Henderson	See Stronghurst.
Ravenswood*† .....Cook	Thomas J. Dawson.
Raymond*† Montgomery	W. E. Witt.
Red Bud*† .....Randolph	Alfred D. Riess.
Reynolds*† ..Rock Island	See Rock Island.
Richmond*† ....McHenry	See Woodstock.
Richview*† .Washington	Geo. T. Hoke.
Ridge Farm*† Vermilion	R. W. Fisk.
Ridgway*† .....Gallatin	W. S. Phillips.
Roanoke*† ....Woodford	See Eureka.
Roberts*† .....Ford	See Paxton.
▲Robinson*† ....Crawford	PARKER & CROWLEY.
Rochelle*† .....Ogle	D. W. Baxter.
▲Rockford*† ..Winnebago	E. H. MARSH.
▲Rock Island*† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*† .....Cook	J. J. Barbour.
Roodhouse*† .....Greene	D. J. Sullivan.
Roscoe*† ....Winnebago	See Poplar Grove.
Roseland† .....Cook	See Chicago.
Roseville*† ..... Warren	Leroy S. Scott.
Rossville*† .....Vermilion	W. R. Redden.
▲Rushville*† .....Schuyler	GLASS & BOTTENBERG.
Rutland*† .....Lasalle	See Ottawa.
Sadorus*† ....Champaign	See Tolono.
▲Salem*† .....Marion	L. M. KAGY.
Sandoval*† ..... Marion	Charles F. Patterson.
Sandwich*† .....De Kalb	S. B. STINSON.
San Jose*† ..... Mason	See Lincoln.
Saunemin*† ..Livingston	W. P. Carrithers.
Savanna*† .....Carroll	See Lanark.
Saybrook*† ..... McLean	George M. Nelson.
Seaton*† .....Mercer	See Aledo.
Secor*† .....Woodford	See Eureka.
Seneca*† ..... Lasalle	C. H. R. Thomas.
Shabbona. .....DeKalb	See Sycamore.
Shannon*† .....Carroll	See Lanark.
▲Shawneetown*† .Gallatin	CARL ROEDEL.
Sheffield*† .....Bureau	See Buda.
▲Shelbyville*† .....Shelby	WALTER C. HEADEN.
Sheldon*† .....Iroquois	See Watseka.
Sheridan*† ..... Lasalle	See La Salle.
Sherrard*† ..... Mercer	See Aledo.
Shipman*† .....Macoupin	J. M. Hampton.
Sidell*† .....Vermilion	L. E. Conner.
Sidney*† ..... Champaign	See Champaign.
Sigel*† ..... Shelby	E. Kunkler.
Smithfield*† ..... Fulton	See Lewistown.
Smithshire*† .... Warren	See Monmouth.
Somonauk*† .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Sorento*† ..... Bond	See Greenville.
South Chicago*†... Cook	See Chicago.
South Evanston*†.. Cook	See Chicago.
Sparta*† ..... Randolph	R. J. Goddard.
Springerton* ..... White	W. C. Ingram.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*†.. Bureau	WILLIAM HAWTHORNE.
Stanford*† ..... McLean	See Bloomington.
Staunton*† ..... Macoupin	R. E. DORSEY.
St. Anne*† .... Kankakee	W. G. Brooks.
St. Charles*† ..... Kane	CHARLES A. MILLER.
St. Elmo*† ..... Fayette	See Vandalia.
St. Francisville*† Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*† .... Whiteside	I. L. WEAVER.
Stewardson*† ..... Shelby	Boggs & McDaniel.
Stillman Valley*†... Ogle	See Byron.
Stockton*†... Jo Daviess	W. S. Eaton.
Stone Fort*† ..... Saline	L. E. Barker.
Stonington*† .. Christian	See Taylorville.
Streator*† ..... Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Subletts*† ..... Lee	See Paw Paw.
▲Sullivan*† ..... Moultrie	EDEN, MARTIN & EDWARDS.
Sumner*† ..... Lawrence	Lewis & Sumner.
▲Sycamore*† ..... DeKalb	CARNES & DUNTON.
Table Grove*† .... Fulton	William S. Hipsley.
Tallula*† ..... Menard	J. J. Baker.
Tamaroa*† ..... Perry	Frank DuQuoin.
Tampico*† .... Whiteside	See Morrison.
▲Taylorville*†... Christian	J. C. McBRIDE.
Thawville*† ..... Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*† ..... Cook	See Chicago.
Tiskilwa*† ..... Bureau	See Princeton.
▲Toledo*† .... Cumberland	CHARLES M. CONNOR.
Tolono*† ..... Champaign	W. A. Perkins.
Toluca*† ..... Marshall	See Lacon.
Tonica*† ..... Lasalle	Gunn & Gunn.
▲Toulon*† ..... Stark	Allen P. Miller.
Tremont*† ..... Tazewell	See Pekin.
Trenton*† ..... Clinton	W. S. Louden.
Triumph*† ..... Lasalle	See Mendota.
Troy*† ..... Madison	See Edwardsville.
▲Tuscola*† ..... Douglas	ROY F. HALL.
Union Hill*†.. Kankakee	See Kankakee.
▲Urbana*† .... Champaign	JOHN J. REA.
Utica*† ..... Lasalle	J. B. Cunniff.
▲Vandalia*† ..... Fayette	S. A. PRATER.
Varna*† ..... Marshall	See Lacon.
Vermont*† ..... Fulton	J. C. Phillips.
Verona*† ..... Grundy	J. L. Waterman.
Versailles*† ..... Brown	See Bluffs.
Victoria* ..... Knox	See Galesburg.
▲Vienna*† ..... Johnson	Whitnell & Gillespie.
Viola*† ..... Mercer	See Aledo.
Virden*† ..... Macoupin	H. C. Simons.
▲Virginia*† ..... Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*† ..... Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*† .... Jo Daviess	W. H. Glasgow.
Warrensburg*† ... Macon	See Decatur.
Warsaw*† ..... Hancock	W. N. GROVER.
Washburn*† .. Woodford	George P. Gill.
Washington*†.. Tazewell	John W. Dougherty.
Wataga*† ..... Knox	See Galesburg.
▲Waterloo*† ..... Monroe	JOSEPH W. RICKERT.
Waterman*† .... De Kalb	See Sycamore.
▲Watseka*† ..... Iroquois	A. F. GOODYEAR.
▲Waukegan*† ..... Lake	PERRY L. PERSONS.
Waverly*† ..... Morgan	Hamilton & Etter.
Waynesville*†.. De Witt	See Clinton.
Weldon*† ..... De Witt	See Clinton.
Wellington*† ... Iroquois	See Watseka.
Wenona*† ..... Marshall	J. H. Jackson.
West Brooklyn*† .... Lee	See Paw Paw.
West Chicago*†. Du Page	C. D. Clark.
Westfield*† ..... Clark	J. D. Hemphill.
West Pullman*† ..... Cook	See Chicago.
West Salem*† .. Edwards	See Albion.
▲Wheaton*† ..... Du Page	WILLIAM NUNN.
White Hall*† ..... Greene	Mark Meyerstein.
Williamsfield*† .... Knox	See Galesburg.
Williamsville*† Sanga'on	See Springfield.
Wilmington*† ..... Will	Edward Corlett.
▲Winchester*† ..... Scott	JAMES A. WARREN.
Windsor*† ..... Shelby	Amos Walker.
Winnetka*† ..... Cook	Carlton Prouty.
Winslow*†... Stephenson	See Freeport.
Woodhull*† ..... Henry	W. W. White.
▲Woodstock*† .. McHenry	V. S. LUMLEY.
Wyanet*† ..... Bureau	See Princeton.
Wyoming*† ..... Stark	Frank Thomas.
Xenia*† ..... Clay	W. S. Morgan.
Yates City*† ..... Knox	See Galesburg.
▲Yorkville*† ..... Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*† ..... Fulton	See Rochester.
Albany*† ..... Delaware	O. Dowden.
▲Albion*† ..... Noble	L. W. WRIGLEY.
Alexandria*† ... Madison	SHANNON & RIZER.
Ambia*† ..... Benton	W. Lee Bartlett.
▲Anderson*† ..... Madison	WILLIAM S. DIVEN.
▲Angola*† ..... Steuben	BEST, BRATTON & YOTTER
Arcadia*† ..... Hamilton	Thomas J. Bishop.
Argos*† ..... Marshall	John R. Jones.
Ashley*† ..... Steuben	Thomas Wichwire.
Atlanta* ..... Hamilton	See Cicero.
Attica*† ..... Fountain	ISAAC E. SCHOONOVER.
▲Auburn*† ..... De Kalb	ROBY & HARPER.
Aurora*† ..... Dearborn	DOWNEY & SHUTTS.
Avilla*† ..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*† ..... Lawrence	BROOKS & BROOKS.
Bern*† ..... Adams	Kelly & Moran.
▲Bloomfield*† ..... Greene	CAVINS & HENDERSON.
▲Bloomington*† .. Monroe	LEE & GRIMES.
▲Bluffton*† ..... Wells	TODD & TODD.
▲Boonville*† ..... Warrick	ARMSTRONG & SHAFER.
Boswell*† ..... Benton	A. B. McAdams.
Bourbon*† ..... Marshall	J. D. Chaplin.
▲Brazil*† ..... Clay	RAWLEY & HUTCHISON.
Bremen*† ..... Marshall	S. J. Hayes.
Bristol*† ..... Elkhart	Harvey W. Kautz.
Brook*† ..... Newton	Graves & Graves.
Brookston*† ..... White	See Chalmers.
▲Brookville*† ... Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†.. Jackson	APPLEWHITE & APPLEWHITE.
Butler*† ..... DeKalb	C. J. Coats.
Cambridge City*† Wayne	Lynn E. Kepler.
Camden*† ..... Carroll	P. Ray.
Campbellsb'g*† Wash't'n	See Salem.
▲Cannelton*† ..... Perry	C. A. WEATHERS.
Carlisle*† ..... Sullivan	W. B. Akin.
Carthage*† ..... Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*† ..... White	E. R. Price.
Charlestown*† ..... Clark	W. H. Watson.
Chesterton*† ..... Porter	G. R. Williams.
Chrisney*† ..... Spencer	See Rockport.
Churubusco*† .. Whitley	John W. Orndorf.
Cicero*† ..... Hamilton	P. J. Fariss.
Clarks Hill*† Tippecanoe	See Colfax.
Clay City*† ..... Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† ..... Vermilion	J. A. Wittermood.
Colfax*† ..... Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*† .. Fayette	FLORA & BROADDUS.
Converse*† ..... Miami	Fred P. Clark.
Corunna*† ..... DeKalb	See Waterloo.
▲Corydon* ..... Harrison	T. J. Wilson.
▲Covington*† .... Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†. Jackson	H. H. Prince.
▲Crown Point*† ..... Lake	J. KOPELKE.
Culver*● ..... Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Dalesville*† ..... Delaware	J. M. Fenwich.
Dana*† ..... Vermilion	E. B. James.
▲Danville*† .... Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† ..... Adams	E. K. ERWIN.
▲Delphi*† ..... Carroll	SMITH & JULIEN.
Dillsboro*† .... Dearborn	See Aurora.
Dunkirk*† ..... Jay	J. T. Day.
Earl Park*† ..... Benton	Fraser & Isham.
East Chicago*† ..... Lake	J. B. F. SHOWALTER.
Eaton*† ..... Delaware	W. H. Younts.
Edinburg*† ..... Johnson	See Franklin.
Elizabethtown*† Barth'w	J. H. Bradford.
Elkhart*† ..... Elkhart	J. H. HALE.
Ellettsville*† ..... Monroe	See Bloomington.
Elwood*† ..... Madison	WARD L. ROACH.
▲English*† ..... Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM Attorney for First National Bank.
Fairmount*† ..... Grant	Chas. T. Parker.
Farmland*† ..... Randolph	David Wasson.
Flora*† ..... Carroll	J. B. SMITH.
Fort Branch*† .... Gibson	Mark L. Harris.
Fortville*† ..... Hancock	John C. Jenkins.
Fort Wayne*† ..... Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*† ..... Benton	FRAZER & ISHAM.
Francesville*† ... Pulaski	C. W. Barker.
▲Frankfort*† ..... Clinton	J. C. FARBER.
▲Franklin*† ..... Johnson	MILLER & BARNETT.
Frankton*† ..... Madison	J. O. Barrett.
Fremont*† ..... Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*†.....De Kalb	H. W. MOUNTZ.
Gas City*† .....Grant	Brandenburg & Linn.
Geneva*† .....Adams	William Drew.
Goodland*†.....Newton	J. W. Oswald.
▲Goshen*† .....Elkhart	MILLER & DRAKE.
Gosport*† .....Owen	E. S. Davis.
▲Greencastle*† ...Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARSH & COOK.
▲Greensburg*† ...Decatur	JOHN W. HOLCOMB.
Greentown*† ....Howard	Cooper & Somerville.
Greenwood*† ...Johnson	J. F. Crawford.
Hagerstown*† ....Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*† .....Porter	George C. Gregg.
Hillsboro*† ....Fountain	John W. Newlin.
Hobart*†.....Lake	J. H. Conroy.
Hope*† ....Bartholomew	W. N. Alkin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*.....White	See Monticello.
¶Indianapolis*† ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† .....Boone	Wm. Darnell.
▲Jasper*† .....Du Bois	Bretz & McFall.
▲Jeffersonville*†....Clark	S. S. JOHNSON.
Jonesboro*† .....Grant	Henderson Oliver.
Kendallville*† .....Noble	JAMES GRAVES.
▲Kentland*† .....Newton	Cummings & Darroch.
Kewanna*† .....Fulton	A. D. TONER, JR.
Kingman*†.....Fountain	J. M. Wilkey.
Kirklin*† .....Clinton	George T. Williams.
Knightstown*†....Henry	C. D. MORGAN.
▲Knox*† .....Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† ...Montgomery	M. M. Bachelder.
▲La Fayette*†.. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† .....La Porte	M. E. LELITER.
Laurel*† .....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*† .....Boone	SAMUEL R. ARTMAN.
Lexington*† .....Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† .....Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† ...Montgomery	See Crawfordsville.
Linton*† .....Greene	DANIEL W. McINTOSH.
▲Logansport*† .....Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.

Town and County.	Name.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† .....Miami	See Peru.
▲Madison*† .....Jefferson	Judge W. T. FRIEDLEY.
Manilla*† .....Rush	George S. Jones.
Marengo*† .....Crawford	See English.
▲Marion*† .....Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† ....Morgan	Renner & McNutt.
Matthews*..... Grant	See Hartford City.
Medaryville*† ....Pulaski	See Winamac.
Mentone*† ....Kosciusko	J. F. Johnson.
Michigan City*† .Laporte	J. H. ORR.
Middlebury*† ....Elkhart	M. G. Hoover.
Middletown*† .....Henry	E. L. Elliott.
Milan*† .....Ripley	See Lawrenceburg.
Milford*† ...Kosciusko	T. C. McLaughlin.
Milroy*† .....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† .....Lawrence	W. H. Edwards.
Monon*† .....White	J. G. YORK.
Monroeville*† .....Allen	E. W. Meeks.
Montezuma*† .... Parke	F. L. Canine.
▲Monticello*† .....White	GUTHRIE & BUSHNELL.
Montpelier*† ..Blackford	C. W. Kinnan.
Mooresville*† ....Morgan	Jas. M. Bishop.
Morgantown*† ..Morgan	John V. King.
Morocco*† .....Newton	Davis & Dunlap.
Morristown*† ....Shelby	See Shelbyville.
Mount Vernon*† .. Posey	E. M. SPENCER.
Mulberry*† .....Clinton	W. H. Peter.
▲Muncie*† .....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETERER.
▲Nashville*† .....Brown	R. L. Coffey.
▲New Albany*† .....Floyd	KELSO & KELSO.
New Carlisle*† .St. Jos'ph	S. C. Lancaster.
▲New Castle*† .....Henry	D. W. KINSEY.
New Harmony*† ..Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† .....Elkhart	A. J. Pickering.
▲Newport*† ...Vermilion	Conley and Whittock.
New Richmond*† .M'tg'y	See Crawfordsville.
▲Noblesville*† ..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† .Hendr'ks	See Danville.
North Vernon*† ..Jen'gs	LINCOLN DIXON.
Oakland City*† ...Gibson	J. M. & S. L. Vandeveer.
Odon*† .....Daviess	H. H. Crooke.
Orland*† .....Orange	Wright & Lingle.
Osgood*† .....Ripley	R. A. Creignile.
Otterbein*† .....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† .....Benton	See Fowler.
▲Paoli*† .....Orange	T. B. Buskirk.
Parker*† .....Randolph	Thomas Condon.
Patriot*† .....Switzerland	See Vevay.
Pendleton*† .....Madison	C. E. Goodrich.
Pennville* .....Jay	Joseph H. Sell.
Perrysville*† .Vermilion	See Newport.
▲Peru*† .....Miami	NOTT N. ANTRIM.
▲Petersburg*† .....Pike	Posey & Chappell.
Pierceton*† ...Kosciusko	J. H. Taylor.
Pine Village*..... Warren	See Williamsport.
Pittsboro*† ...Hendricks	J. M. Wells.
Plainfield*† ...Hendricks	John Morgan.
▲Plymouth*† .....Marshall	JOHN W. PARKS.
▲Portland*† .....Jay	HEADINGTON & WHITEMAN
Poseyville*† .....Posey	James Kilroy.
▲Princeton*† .....Gibson	MILLER & MILLER.
Redkey*† .....Jay	George N. Edgar.
Remington*† .....Jasper	Ira W. Yeoman.
▲Rensselaer*† .....Jasper	JAMES H. CHAPMAN.
Reynolds*† .....White	See Monticello.
▲Richmond*† .....Wayne	A. M. GARDNER.
Ridgeville*† ...Randolph	N. W. Ferguson.
▲Rising Sun*† .....Ohio	W. W. Williams.
Roachdale*† .....Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† ...Huntington	See Huntington.
▲Rochester*† .....Fulton	HOLMAN & STEPHENSON.
▲Rockport*† .....Spencer	ZOERCHER & SAVAGE.
▲Rockville*† .....Parke	Elwood Hunt.
Rossville*† .....Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† .....Rush	HOWARD R. BARRETT.
Russellville*† ....Putnam	J. Burnside.
Russiaville*† ....Howard	James W. Cooper.
▲Salem*† .....Washington	F. N. Hostetter.
▲Scottsburg*† .....Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† .....Jackson	SHEA & WOOD.
▲Shelbyville*† .....Shelby	DOWNEY & MAJOR.
Sheridan*† .....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*†.....Owen	WILLIS HICKAM.
Spiceland*† .....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville* ....Hendricks	See Danville.
▲Sullivan*†.....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*†.....Grant	Long & Cassell.
Syracuse*† ...Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*†.....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	M. T. SHEIL.
Topeka*†..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*†.....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*†..... Switzerland	Carroll S. Tandy.
▲Vincennes*† . .....Knox	JAMES W. EMISON.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*†..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. B. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† .....Hamilton	J. E. Hodgin.
West Lebanon*†.Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Azariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*†...Randolph	CALDWELL & NICHOLS.
Windfall*† .....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† .....White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W. L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†CherokeeNation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See South McAlester
Bristow.....Creek	See Stroud, Okl. Ter.
Caddo*†....Choctaw Na.	Charles E. McPherson.
Checotah*†.... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Nation	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Heldenville*†. Creek Na.	LAKE MOORE.
Lehigh*†...Choctaw Na.	A. T. West.
Marietta*†ChickasawNa.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*†C'k's'wNa.	BLANTON & WOLFE.
Purcell*†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†....Chickasaw Na.	E. E. Morris.
S. McAlester*†Ch't'wNa.	J. A. HALE.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*.Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*†.....Creek Nation	Poe & Campbell.
Vinita*† ...Cherokee Na.	W. H. KORNEGAY.
Wagoner*†.Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*†.....Monroe	W. A. NICHOL.
Alden*†.....Hardin	Furry Bros.
Alexander*† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almora*† .....Delaware	See Manchester.
Alta*†† .....Buena Vista	H. F. Schultz.
Altavista*†..Chickasaw	See New Hampton.
Alton*†.....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*†.....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*†..... Cass	Walker E. Haynes.
Anthon*† .....Woodbury	Walling & Olsson.
Aplington*†.....Butler	F. B. Royce.
Arcadia*†..... Carroll	See Carroll.
Archer*† .....O'Brien	See Primghar.
Arion*†.....Crawford	See Charter Oak.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*†..... Webster	See Fort Dodge.
Bartlett*† ..... Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†..... Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*†..... Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† ..... .Grundy	See Grundy Center.
▲Bedford*†.....Taylor	FLICK & JOHNSTON
Belle Plaine*†.....Benton	T. H. MILNER.
Bellevue*† .....Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*†.....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†... Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† ..... Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†.....Davis	S. S. CARRUTHERS.
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*† .....Polk	See Des Moines.
▲Boone*†..... Boone	WHITAKER & DALB.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*†.....Carroll	See Carroll.
Bridgewater*†.....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*†..... Hancock	John F. Thompson.
Brooklyn*†....Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†..... Marion	Theodore West.
Calamus*†.....Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*†..... O'Brien	See Primghar.
Cambridge*† ..... Story	H. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† .....Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† .....Monona	B. G. Davis.
Cedar Falls*†BlackHawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*• † .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*• † .....Linn	H. C. Pruity.
▲Centerville*• † .Appanoose	VERMILION & VALENTINE.
Central City*• † .....Linn	See Cedar Rapids.
▲Chariton*• † .....Lucas	F. M. STUART.
▲Charles City*• † .....Floyd	J. W. BROWN.
Charlotte*• † .....Clinton	See Lyons.
Charter Oak*• † .Crawford	Harding & Harding.
Chattsworth*• † .....Sioux	See Hawarden.
Chelsea*• † .....Tama	See Toledo.
▲Cherokee*• † ....Cherokee	THOMAS McCULLA.
Chester*• † .....Howard	See Cresco.
Churdan*• † .....Greene	N. F. Bates.
Cincinnati*• † ..Appanoose	J. C. McDonald & Bro.
Clare*• † .....Webster	See Fort Dodge.
Clarence*• † .....Cedar	George McLeod.
▲Clarinda*• † .....Page	T. E. CLARK.
▲Clarion*• † .....Wright	NAGLE & NAGLE.
Clarksville*• † .....Butler	C. G. Burling.
Clearfield*• † .....Taylor	J. R. Plummer.
Clear Lake*• † Cerro Gordo	D. W. HURN.
Cleghorn*• † ....Cherokee	See Sioux City.
Clermont*• † .....Fayette	William Larrabee, Jr.
▲Clinton*• † .....Clinton	CASE & SEAMAN. Any bank in Clinton.
Clio*• † .....Wayne	See Corydon.
Coggon*• † .....Linn	Henry Troy.
Colfax*• † .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*• † .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*• † .....Story	See Rhodes.
Colo*• † .....Story	See Nevada.
Columbus Junc.*• † Louisa	F. M. MOLSBERRY.
Conrad*• † .....Grundy	W. A. Eckles.
Conway*• † .....Taylor	A. A. Leachey.
Coon Rapids*• † ...Carroll	J. W. Lee.
▲Corning*• † .....Adams	F. C. OKEY.
Correctionville*• † Wo'd'y	Earl Edmunds.
Corwith*• † .....Hancock	C. R. Wood.
▲Corydon*• † .....Wayne	HART & POSTON.
▲Council Bluffs*• † Pottaw'a	JOHN M. GALVIN.
Crawfordsville*• † Wash'n	See Washington.
▲Cresco*• † .....Howard	REED & REED.
▲Creston*• † .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*• † .....Cass	Curtis, Follett & Curtis.
Curlew*• † .....Palo Alto	See Emmetsburg.
Cushing*• † ....Woodbury	See Holstein.
Cylinder*• † .....Palo Alto	See Emmetsburg.
▲Dakotah*• † .....Humboldt	A. D. Bicknell.
Dallas Center*• † ...Dallas	See Adel.
Dana*• † .....Greene	See Jefferson.
Danbury*• † ...Woodbury	C. W. Piersol.
Danville*• † ...Des Moines	See Burlington.
▲Davenport*• † .....Scott	WM. HOEKSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*• † .....Decatur	J. H. Kling.
Dayton*• † .....Webster	J. H. Lindberg.
Decatur*• † .....Decatur	JOHN S. SHIELD.
▲Decorah*• † ..Winneshiek	H. F. BARTHELL.
Dedham*• † .....Carroll	See Carroll.
Deep River*• † .Poweshiek	See Montezuma.
Defiance*• † .....Shelby	See Harlan.
Delhi*• † .....Delaware	E. C. Perkins.
Delmar*• † .....Clinton	See Lyons.
Delta*• † .....Keokuk	See Sigourney.
▲Denison*• † .....Crawford	J. P. CONNER.
Derby*• † .....Lucas	J. A. Penick.
¶▲Des Moines*• † .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*• † .....Dallas	See Adel.
De Witt*• † .....Clinton	R. B. WOLFE.
Dexter*• † .....Dallas	E. T. Short.
Diagonal*• † .....Ringgold	E. H. Stringham.
Dickens*• † .....Clay	T. J. O'Donnell.
Dixon*• † .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.
Donnellson*• † .....Lee	See Fort Madison.
Doon*• † .....Lyon	John P. Tinley.
Dow City*• † ....Crawford	See Denison.
Dows*• † .....Wright	I. C. Fenninger.
▲Dubuque*• † .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*• † .....Butler	See Allison.
Duncombe*• † ....Webster	See Ft. Dodge.
Dunkerton*• † Blackhawk	See Waterloo.
Dunlap*• † .....Harrison	Stanley E. Wilmot.
Durant*• † .....Cedar	D. H. Smoke.
Dyersville*• † ....Dubuque	A. M. UTT.
Dysart*• † .....Tama	See Vinton.
Eagle Grove*• † ...Wright	SYLVESTER FLYNN.
Earlham*• † .....Madison	C. B. Johnson.
Earling*• † .....Shelby	See Harlan.
Earlville*• † .....Delaware	W. I. Millen.
Early*• † .....Sac	See Sac City.
East Peru* .....Madison	See St. Charles.
Eddyville*• † .....Wapello	W. R. Nelson.
Edgewood*• † .....Clayton	L. B. Blanchard.
Elberon*• † .....Tama	E. P. Scrable.
Eldon*• † .....Wapello	J. E. Varnum.
▲Eldora*• † .....Hardin	H. L. HUFF.
Eldridge*• † .....Scott	See Davenport.
Elgin*• † .....Fayette	L. J. Paldo.
▲Elkader*• † .....Clayton	W. A. Preston.
Elkport*• † .....Clayton	See Elkader.
Elliott*• † ...Montgomery	T. W. Craig.
Ellston*• † .....Ringgold	See Diagonal.
Ellsworth*• † ....Hamilton	See Webster City.
Elma*• † .....Howard	H. L. Spaulding.
Emerson*• † .....Mills	See Carson.
▲Emmetsburg*• † Palo Alto	THOMAS O'CONNOR.
Epworth*• † .....Dubuque	See Dubuque.
Essex*• † .....Page	John S. Holland.
▲Estherville*• † .....Emmet	MYERLY & BEVAN.
Everly*• † .....Clay	M. Fell.
Exira*• † .....Audubon	W. R. Copeland.
Fairbank*• † .....Buchanan	See Independence.
▲Fairfield*• † .....Jefferson	ROLLIN J. WILSON.
Farley*• † .....Dubuque	See Dyersville.
Farmington*• † Van Buren	W. D. McCORMICK.
Farnhamville*• † .Calhoun	See Rockwell City.
Farragut*• † .... Fremont	See Hamburg.
Fayette*• † .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*• † .....Floyd	See Charles City.
Fonda*• † .....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*• † .....Adair	Charles T. Launder
▲Forest City*• † Winnebago	BUTLER & HATCH.
Ft. Atkinson*• † Win'esh'k	See Decorah.
▲Fort Dodge*• † ...Webster	FARRELL & PRICE.
▲Fort Madison*• † ..... Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*• † .....Monroe	See Albia.
Fostoria*• ..... Clay	See Spencer.
Fredericksb'g*• † Chick'w	See New Hampton.
Fremont*• † .....Mahaska	See Oskaloosa.
Galt*• † .....Wright	See Clarion.
Galva*• † .....Ida	C. B. Mote.
Garden Grove*• . Decatur	S. H. Amos.
Garner*• † .....Hancock	Ramsey & Blackstone.
Garrison*• † ..... Benton	See Vinton.
Garwin*• † ..... Tama	R. P. Fitzgerald.
George*• † .....Lyon	L. Vogt.
Germania*• † .....Kossuth	E. O. Fitz.
Gilman*• † ..... Marshall	See Marshalltown.
Gilmore City*• † Pocahon's	L. E. England.
Gladbrook*• † ..... Tama	G. L. Wilbur.
▲Glenwood*• † ..... Mills	E. B. WOODRUFF.
Glidden*• † ..... Carroll	K. W. Marean.
Goldfield*• † ..... Wright	W. C. Dewel.
Goodell*• † ..... Hancock	W. O. Butterfield.
Gowrie*• † .....Webster	J. Y. STIER.
Graettinger*• † ..Palo Alto	See Emmetsburg.
Grafton*• † .....Worth	See Northwood.
Grand Junction*• † Greene	W. W. Turner.
Grand River*• † ..Decatur	See Leon.
Granville*• † ..... Sioux	See Orange City.
Gravity*• † ..... Taylor	Charles Morris.
Gray*• ..... Audubon	See Audubon.
Greeley*• † ..... Delaware	See Manchester.
Greene*• † ..... Butler	E. W. Soesbe.
▲Greenfield*• † ..... Adair	J. A. STOREY.
Grimes*• † .....Polk	See Des Moines.
Grinnell*• † ....Poweshiek	HAINES & LYMAN.
Griswold*• † ..... Cass	Bryant & Bryant.
▲Grundy Center*• † Grundy	R. J. WILLIAMSON.
▲Guthrie Center*• † Guthrie	JOHN W. FOSTER.
Guttenburg*• ..... Clayton	W. C. Lewis.
Halbur*• † ..... Carroll	See Carroll.
Hamburg*• † .....Fremont	Hammond & Stevens.
▲Hampton*• † .....Franklin	JOHN M. HEMINGWAY.
Hancock*• † Pottaw'tomie	See Avoca.
Hanlontown ..... Worth	See Northwood.
Hardy*• † ..... Humboldt	See Livermore.
▲Harlan*• † .....Shelby	T. R. MOCKLER.
Harper*• † ..... Keokuk	See Sigourney.
Harris*• † ..... Osceola	Dean & Belknap

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•† ..... O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†..Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	T. E. Dibble.
Hayfield*†..... Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†..... Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•† ..... Sioux	See Sheldon.
Humboldt*•† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•†..... Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†.....Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*•†.....Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica*..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†..... Greene	OWEN LOVEJOY.
Jesup*•†..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•†..... Calhoun	See Rockwell City.
Kalona*•†....Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•†..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•†..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.
Kent*•†..... Union	See Creston.
▲Keokuk*•†..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†. Van Buren	W. B. COLLINS.
Keota*•†..... Keokuk	See Sigourney.
Keswick*•†..... Keokuk	See Sigourney.
Keystone*•†..... Benton	See Blairstown.
Kingsley*•†.....Plymouth	John M. Wormley.
Kiron*..... Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•†..... Hancock	See Garner.
Knowlton*•†... Ringgold	See Blockton.
▲Knoxville*•†..... Marion	G. W. Crozier.
Lacona*•†..... Warren	See Indianola.
Ladora*•†..... Iowa	See Marengo.
Lake City*•†..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•†. Winnebago	L. W. Torgeson.
Lake Park*•† ..Dickinson	W. S. King.
Lake View*•†..... Sac	See Sac City.
Lamoni*•†..... Decatur	R. P. Olsen.
Lamont*•†..... Buchanan	See Independence.
Lamotte*•†..... Jackson	See Maquoketa.
Lansing*•..... Allamakee	J. H. Trewin.
La Porte City*•†Bl'k H'wk	S. T. Mears.
Larchwood*•†..... Lyon	W. T. Ryan.
Larrabee*•†..... Cherokee	A. R. Molyneux.
Latimer*•†..... Franklin	See Hampton.
Laurens*•†...Pocahontas	J. H. ALLEN.
Lawler*•†..... Chickasaw	Wm. H. Parker.
Ledyard*•†..... Kossuth	See Algona.
Leeds*•†..... Woodbury	See Sioux City.
Lehigh*•†..... Webster	G. D. Thompson.
▲Le Mars*•†..... Plymouth	E. T. BEDELL.
Lenox*•†..... Taylor	A. J. Johnson.
▲Leon*•†..... Decatur	HARVEY & PARRISH.
Leroy*•†..... Decatur	See Leon.
Lester*•..... Lyon	J. L. Mitchell.
Letts*•†..... Louisa	P. T. McVay.
Lewis*•†..... Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†..... Dallas	See Adel.
Lineville*•†..... Wayne	J. F. Duff.
Linn Grove*•†Buena Vista	C. L. Ward.
Lisbon*•†..... Linn	W. M. Whittemore.
Liscomb*•†..... Marshall	See Marshalltown.
Little Rock*•†..... Lyon	See Rock Rapids.
Little Sioux*..... Harrison	L. H. Bassett.
Livermore*•†.. Humboldt	F. M. Miles.
▲Logan*•†..... Harrison	L. R. BOLTER & SONS.
Lohrville*•†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*•†.....Johnson	See Iowa City.
Lorimor*•†..... Union	Wisdom & Shatto.
Lost Nation*•†.....Clinton	See Lyons.
Lovilia*•†..... Monroe	See Albia.
Lowden*•†..... Cedar	D. D. McGillivray.
Lucas*•†..... Lucas	J. C. Baker, Jr.
Lu Verne*•†..... Kossuth	Charles W. Goodwin.
Lynnville*•†..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*•†..... Clinton	W. H. CHILDS.
Macedonia*•† Pot'w't'mie	J. C. Rayburn.
Madrid*•†..... Boone	J. W. Near.
Magnolia*..... Harrison	See Logan.
Malcolm*•†.....Poweshiek	H. E. Boyd.
Mallard*•†..... Palo Alto	See Emmetsburg.
Malvern*•†..... Mills	D. E. WHITFIELD.
▲Manchester*•†..Delaware	BRONSON & CARR.
Manilla*•†..... Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*•†..... Carroll	DOUGLAS ROGERS.
Manson*•†..... Calhoun	B. B. FOSTER.
Mapleton*•†..... Monona	Chrisman & Chrisman.
▲Maquoketa*•†.....Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†..... Floyd	C. F. Beelar.
Marcus*•†..... Cherokee	B. RADCLIFFE.
▲Marengo*•†..... Iowa	THOMAS STAPLETON.
▲Marion*•†..... Linn	GIFFEN & VORIS.
Marne*•†..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†.. Keokuk	See Sigourney.
▲Mason City*•†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†...Delaware	See Manchester.
Massena*•†..... Cass	Temple & Temple.
Matlock*•†..... Sioux	See Orange City.
Maurice*•†..... Sioux	See Orange City.
Maxwell*•†..... Story	E. H. Addison.
Maynard*•†..... Fayette	See Oelwein.
McCallsburg*•†..... Story	F. H. Noble.
McGregor*•†..... Clayton	A. CHAPIN.
McIntire*•†..... Mitchell	See Riceville.
Mechanicsville*•† .. Cedar	See Tipton.
Mediapolis*•†. Des Moines	J. H. Scott.
Melbourne*•†.....Marshall	See Marshalltown.
Melrose*•†..... Monroe	See Albia.
Menlo*•†..... Guthrie	See Stuart.
Meriden*•†..... Cherokee	See Cherokee.
Merrill*•†..... Plymouth	W. J. Lawrence.
Meservey*•†. Cerro Gordo	See Mason City.
Miles*•†..... Jackson	See Sabula.
Milford*•†..... Dickinson	J. L. Bascom.
Miller*•†..... Hancock	See Garner.
Milo*•†..... Warren	G. W. Burgess.
Milton*•†..... Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†..... Jasper	See Newton
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†..... Mitchell	See Osage.
Mitchellville*•†..... Polk	F. W. Swearingen.
Modale*•†..... Harrison	See Missouri Valley.
Mondamin*•† ...Harrison	L. C. Brown.
Monona*•†..... Clayton	See Postville.
Monroe*•† ..... Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†..... Jones	M. W. HERRICK.
Montour*•†..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*•†....Appanoose	A. B. Horn.
Morning Sun*•† ...Louisa	Courts & Curran.
Moulton*•† ...Appanoose	J. R. Barkley.
Mount Auburn*•†. Benton	See Vinton.
▲Mount Ayr*•† ..Ringgold	FULLER BROS.
▲Mount Pleasant*•†. Henry	PALMER & KOPP.
Mount Union*•† ...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†..... Woodbury	See Kingsley.
Murray*•†..... Clarke	A. B. Miller.
▲Muscatine*•† ..Muscatine	JAYNE & HOFFMAN.
Mystic*•†..... Appanoose	K. E. LEIGHTON.
Nashua*•†.....Chickasaw	Springer, Clary & Yarger.
Neimahe..... Sac	See Odebolt.
Neola*•† ..Pottawattamie	J. G. Bardsley.
▲Nevada*•† ..... Storey	GEORGE W. DYER.
New Albin*•†. Allamakee	See Waukon.
Newell*•†.....Buena Vista	I. W. Bane.
Newhall*•†..... Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† ..Butler	See Allison.
New Liberty*•..... Scott	See Durant.
New London*•†.....Henry	L. W. Chrissinger.
New Market*•†.....Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*•†..Mahaska	See Oskaloosa.
▲Newton*•†..... Jasper	W. G. CLEMENTS.
New Virginia*•†..Warren	W. J. Davidson.
Nichols*•†.....Muscatine	See West Liberty.
Nodaway*•†..... Adams	See Villisca.
Nora Springs*•†.....Floyd	See Charles City.
North English*•†.....Iowa	J. D. Butler.
▲Northwood*•†..... Worth	M. A. Zollinger.
Norwalk*•†..... Warren	See Indianola.
Norway*•†..... Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•†..... Louisa	See Wapello.
Ocheyedan*•†.....Osceola	See Sibley.
Odebolt*•† ..... Sac	W. A. Helsell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ▼ State Capital.

Town and County.	Name.
Oelwein*† .....Fayette	W. S. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds*†.....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*† .....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*† .....Woodbury	Cutting & Willett.
Ottosen*† .....Humboldt	See Dakota.
▲Ottumwa*† .....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*† .....Johnson	P. R. Ford.
Oxford Junction*†.Jones	O. J. Felton.
Packwood*† ....Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*† .....Guthrie	J. W. Morris.
Parkersburg*† .....Butler	Cartright, Arbuckle & Evans.
Parnell*† .....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*† .....O'Brien	David Algyer.
Pella*† .....Marion	P. H. BOUSQUET.
Percival*† .....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*† .....Harrison	See Avoca.
Peterson*† .....Clay	E. W. Fillmore.
Pierson*† .....Woodbury	See Correctionville.
Pilot Mound*† .....Boone	See Boone.
Pioneer*† .....Humboldt	See Gilmore City.
Plainfield*† .....Bremer	See Waverly.
Pleasanton*† ....Decatur	See Leon.
Pleasantville*† ...Marion	See Knoxville.
Plover*† .....Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* .Pocahontas	WILLIAM HAZLETT.
Pomeroy*† .....Calhoun	D. M. Kelleher.
Popejoy*† .....Franklin	J. H. Popejoy.
Portsmouth*† .....Shelby	See Harlan.
Postville*† ....Allamakee	William Shepherd.
Prairie City*† .....Jasper	Clements & Arnold.
Prescott*† .....Adams	See Corning.
Preston*† .....Jackson	A. L. Bartholomew.
▲Primghar*† .....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† .....Davis	See Bloomfield.
Quimby*† .....Cherokee	See Cherokee.
Radcliffe*† .....Hardin	Frank H. Noble.
Randall*† .....Hamilton	See Webster City.
Randolph*† .....Fremont	See Sidney.
Redding*† .....Ringgold	J. M. Bellamy.
Redfield*† .....Dallas	See Adel.
▲Red Oak*† .Montgomery	R. W. BEESON.
Reinbeck*† .....Grundy	S. W. DeWolf.
Remsen*† .....Plymouth	E. S. Lloyd.
Renwick*† .....Humboldt	See Humboldt.
Rhodes*† .....Marshall	Thomas Watts.
Riceville*† .....Mitchell	B. N. Hendricks.
Richland*† .....Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Rippey*† .....Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† .... Fremont	W. H. Norcutt.
Rockford*† .....Floyd	C. S. Moore.
▲Rock Rapids*† .....Lyon	E. Y. GREENLEAF.
Rock Valley*† .....Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† .....Palo Alto	See Ruthven.
Rodney*† .....Monona	See Mapleton.
Roland*† .....Story	See Nevada.
Rolfe*† .....Pocahontas	S. H. Kerr.
Rowan*† .....Wright	See Clarion.
Rudd*† .....Floyd	See Charles City.
Russell*† .....Lucas	See Chariton.
Ruthven*.....Palo Alto	WM. A. O'DONNELL.
Rutland*† ....Humboldt	See Dakotah.
Ryan*† .....Delaware	See Manchester.
Sabula*† .....Jackson	George E. Hilsinger.
Sac City*† .....Sac	MILES W. NEWBY.
Salem*† .....Henry	F. S. Bell.
Salix*† .....Woodbury	See Sioux City.
Sanborn*† .....O'Brien	J. A. WILLCOX.
Schaller*† .....Sac	A. P. SEARLE.
Schleswig .....Crawford	See Denison.
Scranton*† .....Greene	Clark & Cressler.
Sexton*† .....Kossuth	See Algona.
Seymour*† .....Wayne	See Corydon.
Shannon City*† ...Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Jonnston.
Shelby*† .....Shelby	W. S. Wickersham.
Sheldahl*† .....Polk	See Des Moines.
Sheldon*†.....O'Brien	A. J. WALSMITH.
Shell Rock*† .....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*† .....Benton	See Vinton.
Shenandoah*† .....Page	W. P. FERGUSON.
▲Sibley*† .....Osceola	G. W. LISTER.
▲Sidney*† .....Fremont	W. E. Mitchell.
▲Sigourney*† .... Keokuk	BROWN & BROWN.
Silver City*† .....Mills	See Glenwood.
Sioux Center*† ....Sioux	See Orange City.
▲Sioux City*† ..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office
Sioux Rapids*† .Buena V.	D. F. JOHNSTON.
Slater*† .....Story	S. O. Wald.
Sloan*† .....Woodbury	W. D. Buckley.
Smithland*† ..Woodbury	See Oto.
Solon*† .....Johnson	See Iowa City.
South English*† .Keokuk	See Sigourney.
▲Spencer*† .....Clay	CORI & BEMIS.
▲Spirit Lake*† ..Dickinson	Cory, Arnold, & Everett.
Springville*.....Linn	See Marion.
Stacyville*† .....Mitchell	See Osage.
Stanhope*† .....Hamilton	See Webster City.
Stanley*† .....Buchanan	See Independence.
St. Ansgar*† .....Mitchell	See Osage.
St. Anthony*† .Marshall	See Marshalltown.
Stanton*† .. Montgomery	See Red Oak.
Stanwood*† .....Cedar	See Tipton.
State Center*† ..Marshall	James Allison.
St. Benedict .....Kossuth	See Algona.
St. Charles*† ....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*† ..Buena V.	F. F. FAVILLE.
Story City*† .....Story	Bartlett & Slaughter.
Stratford*† .....Hamilton	See Webster City.
Strawberry Point*†Cl'ton	A. R. Cole.
Struble*† .....Plymouth	See Le Mars.
Stuart*† .....Guthrie	F. O. HINKSON.
Sully*† .....Jasper	See Newton.
Sumner*† .....Bremer	W. R. McClure.
Superior*† .....Dickinson	See Spirit Lake.
Sutherland*† .... O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*† .....Marion	E. Stout.
Swea City*† .....Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† .....Tama	See Toledo.
Templeton*† .....Carroll	See Carroll.
Terril* .....Dickinson	See Spirit Lake.
Thompson*† ..Winnebago	JOHN A. HYNDMAN.
Thor*† .....Humboldt	See Humboldt.
Thornburg*† ... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† .....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Tracy*† ..... Tama	Endicott & Pratt.
Tripoli*† .....Bremer	See Waverly.
Truro*† .....Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* ..Polk	See Des Moines.
Urbana* .....Benton	Fred Wyckoff.
Ute*† ..... Monona	Richard & McMaster.
Vail*† .....Crawford	M. V. O'Hare.
Valley Junction*† ..Polk	Herman Raaz.
Van Horne*† .... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† .....Decatur	See Garden Grove.
Venturas ... Cerro Gordo	See Mason City.
Victor*† .....Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† .....Webster	See Ft. Dodge.
▲Vinton*† .....Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† .....Linn	See Marion.
Wallingford*† ...Emmet	L. Woods.
Wall Lake*† .....Sac	A. B. Barclay.
Walnut*† Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† .Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*† .Black Hawk	MULLAN & PICKETT.
Watkins*† .....Benton	See Marengo.
Waucoma* .....Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† .....Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*† .....Decatur	See Leon.
Wellman*† ..Washington	H. G. Moore.
Wellsburg*† ..... Grundy	See Grundy Center.
Wesley*† .....Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† .... Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ■ Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Liberty*†.Muscat'e	J. E. McINTOSH.
West Mitchell*●. Mitchell	See Osage.
West Point*† ..... Lee	See Fort Madison.
West Side*†... Crawford	John C. Suler.
▲West Union*†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*†.....Keokuk	BROWN & BROWN.
Wheatland*†.....Clinton	Carroll Bros.
Whiting*† ..... Monona	A. M. Bowen.
Whittemore*†.. Kossuth	Welt Miller.
Whitten*†..... Hardin	See Eldon.
Williams*†..... Hamilton	Gade Bros.
Williamsburg*†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*†.....Henry	B. B. Lindly.
▲Winterset*†.....Madison	FREDERICK MOTT.
Winthrop*†... Buchanan	See Independence.
Wiota*† ..... Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*†....Harrison	H. F. Johns.
Woodburn*†.....Clarke	See Osceola.
Woodward*†.....Dallas	See Perry.
Woolstock*† ..... Wright	L. W Tyrrell.
Worthington*†.Dub'que	See Farley.
Wyoming*†.....Jones	W. I. CHAMBERLAIN.
Yale*† ..... Guthrie	I. C. Sheets.
Yarmouth*†. Des Moines	See Medapolis.
Zearing*† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*†..... Dickinson	H. L. HUMPHREY.
Admire*† ..... Lyon	Fremont Miller.
Allen*†..... Lyon	Will Wayman.
▲Alma*† .....Wabaunsee	J. B. BARNES.
Almena*†..... Norton	See Norton.
Alton*†..... Osborne	Brown & Goddard.
Altoona*†..... Wilson	R. O. Graham.
▲Anthony*†..... Harper	E. C. WILCOX.
Arcadia*† .....Crawford	O. S. Henderson.
Argentine*†.. Wyandotte	See Kansas City, Mo.
Argonia*†..... Sumner	E. W. Springer.
Arkansas City*†. Cowley	NORMAN BARKER.
Arlington*†.....Reno	Austin O. Hays.
▲Ashland*†.....Clark	H. J. Bone.
▲Atchison*†.....Atchison	HENRY ELLISTON.
Athol*†.....Smith	See Smith Center.
Attica*†.....Harper	J. D. Bradley.
▲Atwood*†.....Rawlins	J. P. Noble.
Augusta*†.....Butler	See El Dorado.
Axtell*†.....Marshall	See Marysville.
Baileyville*†....Nemaha	See Seneca.
Baldwin*†.....Douglas	See Lawrence.
Barnard*†.....Lincoln	See Lincoln.
Barnes*†.....Washington	See Washington.
Baxter Springs*†Chero'e	W. H. Hornor.
Beattie*†.....Marshall	S. B. Berry.
Belle Plaine*†... Sumner	Forney & Wilson.
▲Belleville*†.....Republic	B. T. Bullen.
▲Beloit*†.....Mitchell	FRANK A. LUTZ.
Bennington*†....Ottawa	See Minneapolis.
Bern*†.....Nemaha	See Seneca.
Blue Mound*†.....Linn	C. F. Neakley.
Blue Rapids*†..Marshall	H. A. Russell.
Bluff City*† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*† ..... Bourbon	D. E. Earl.
Bucklin*† .....Ford	See Dodge City.
Buffalo*†.....Wilson	See Yates Center.
Burden*†.....Cowley	S. J. Day.
Burlingame*†.....Osage	J. T. PRINGLE.
▲Burlington*†.....Coffey	E. N. CONNAL.
Burr Oak*†.....Jewell	D. J. Coy.
Burrton*†.....Harvey	W. L. Dailey.
Bushton*†.....Rice	G. F. Hauser.
Caldwell*†.....Sumner	BURNETT & SIMONS.
Caney*†....Montgomery	Porter & Barr.
Canton*†.....McPherson	See McPherson.
Carbondale*†.....Osage	C. T. Neihart.
Cawker City*†..Mitchell	Clark A. Smith.
Cedar Vale*†Chautauqua	William P. Lynch.
Centralia*†.....Nemaha	P. L. Burlingame.
Chanute*† .....Neosho	JOHN J. JONES.
Chapman*†...Dickinson	See Abilene.
Chase*† ..... Rice	See Lyons.
Cheney*†.....Sedgwick	See Wichita.
Cherokee*†....Crawford	E. A. Perry.
Cherryvale*†.Montg'ery	J. W. Holdren.
Chetopa*†.....Labette	A. R. Bell.
▲Cimarron*†.....Gray	William Hoover.
Circleville*†.... Jackson	See Holton.
Claflin*†.....Barton	See Great Bend.
▲Clay Center*†.....Clay	GEORGE M. MILEY.
Clearwater*†..Sedgwick	See Wichita.
Clifton*†.... Washington	Hamilton & Harmon.
Clyde*† .....Cloud	C. W. VAN DE MARK.
Coffeyville*†..Montg'ery	DOOLEY & KEITH.
▲Colby*†.....Thomas	C. L. WILSON.
▲Coldwater*†..Comanche	C. M. Myers.
Colony*†.....Anderson	M. A. Carmichael.
▲Columbus*†....Cherokee	C. A. McNEILL.
Colwich*†.....Sedgwick	George W. Steenwood.
▲Concordia*†.....Cloud	KENNETT & PECK.
Conway Springs*†.Sum'r	See Wellington.
Corning*†.....Nemaha	See Seneca.
▲Cottonwood Falls*†.Ch'e	F. A. MECKEL.
▲Council Grove*†.Morris	E. S. BERTRAM.
Courtland*†....Republic	C. A. Kimball.
Cuba*†.....Republic	John Brown.
Delphos*†.....Ottawa	J. W. Barker.
Dentonville*†.Doniphan	See Troy.
Dexter*†.....Cowley	J. H. Watkins.
▲Dighton*†.....Lane	J. S. SIMMONS.
▲Dodge City*†.....Ford	REEVES & KIRKPATRICK.
Douglass*†.....Butler	W. P. Knote.
Downs*†.....Osborne	J. A. Travers.
Dunlap*†.....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*†.....Labette	J. S. Hileman & Son.
Effingham*†....Atchison	See Atchison.
▲Eldorado*†..... Butler	H. W. SCHUMACHER.
Elk City*†.Montgomery	S. H. Piper.
Elkhwood*†..... Barton	J. F Dunn.
Ellis*†..... Ellis	See Hays.
▲Ellsworth*†...Ellsworth	IRA E. LLOYD.
Elmdale*†.....Chase	See Cottonwood Falls.
Elsmore*†.....Allen	See Iola.
▲Emporia*†.....Lyon	J. HARVEY FRITH.
Enterprise*†. Dickinson	See Abilene.
▲Erie*†..... Neosho	J. L. DENISON.
Eskridge*† .. Wabaunsee	J. J. Mitchell.
Eudora*†.....Douglas	O. G. Richards.
Eureka*†....Greenwood	FULLER & JACKSON.
Everest*†.....Brown	R. C. Jones.
Fairview*†.....Brown	Newton & Newton.
Fall River*†.Greenwood	See Fredonia.
Florence*†.....Marion	See Marion.
▲Fort Scott*†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*†....Marshall	Gregg & Gregg.
Frederick*†..... Rice	See Lyons.
▲Fredonia*†..... Wilson	WILLITS & COOPER.
Fulton*†.....Bourbon	J. A. Pritz.
Galena*†.....Cherokee	A. S. WILSON.
▲Garden City*†.....Finney	H. F. Mason.
Gardner*†.....Johnson	See Olathe.
▲Garnett*†.....Anderson	NOAH L. BOWMAN.
Gaylord*†.....Smith	E. J. Blake.
Genesco*† ..... Rice	See Lyons.
▲Girard*†.....Crawford	B. S. GAITSKILL.
Glasco*†.....Cloud	See Concordia.
Glen Elder*†.....Mitchell	See Beloit.
Goffs*†.....Nemaha	See Seneca.
▲Goodland*†..... Sherman	E. F. MURPHY.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*†.....Barton	F. V. RUSSELL.
Greeley*†.....Anderson	See Garnett.
Green*†..... Clay	See Clay Centre.
Greenleaf*†. Washington	W. P. Mudgett.
▲Greensburg*†.....Kiowa	JOHN W. DAVIS.
Grenola*†..... Elk	J. T. Lauter.
Gypsum*†..... Saline	William Meneley.
Haddam*†.. Washington	R. O. Woody.
Halstead*†.....Harvey	See Newton.
Hamlin*†..... Brown	See Hiawatha.
Hanover*† . Washington	H. R. Fulton.
Harper*†..... Harper	Washbon & Washbon.
Hartford*†..... Lyon	See Emporia.
Hartland*†.....Kearney	See Garden City.
Haven*†..... Reno	See Hutchinson.
Havensville*†. Potta'mie	T. J. Richardson.
▲Hays*†..... Ellis	REEDER & REEDER.
Hazelton*†..... Barber	W. C. Alford.
Herington*†... Dickinson	THORNTON COOKE.
Herndon*†..... Rawlins	See Atwood.
▲Hiawatha*†..... Brown	MEANS & SMITH.
Highland*†..... Doniphan	JAMES L. ALLEN.
▲Hill City*†.....Graham	F. D. Turck.
Hillsboro*†..... Marion	See Marion.
Hoisington*†..... Barton	J. B. Prose.
Hollenberg*† Washin'ton	J. T. Thompson.
Hollyrood*†...Ellsworth	See Ellsworth.
▲Holton*†.....Jackson	GRANT MITCHELL.
Hope*†.....Dickinson	See Abilene.
Horace*†..... Greeley	See Tribune.
Horton*†..... Brown	MEANS & SMITH.
▲Howard*†..... Elk	John Marshall.
▲Hoxie*†.....Sheridan	W. F. SCHULTHRIS.
▲Hugoton*.....Stevens	A. W. Lamkin.
Humboldt*†.....Allen	G. A. Amos.
Huron*†.....Atchison	G. W. Stahler.
▲Hutchinson*†..... Reno	WHITELAW & ROSE.
Idana*†.....Clay	See Clay Centre.
▲Independence*† Montg'y	W. N. HANKS.
Inman*†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Iola*•† ..... Allen	OSCAR FOUST & SON.
Irving*† ..... Marshall	See Marysville.
Jamestown*•† ..... Cloud	F. E. Lane.
Jewell*•..... Jewell	D. L. Palmer.
▲Johnson* ..... Stanton	See Ulysses.
▲Junction City*•†...Geary	W. S. ROARK.
▲Kansas City*•† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*•† ..... Smith	J. T. Reed.
Kincaid*† ..... Anderson	S. D. Whittington.
▲Kingman*•† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*•† ..... Edwards	W. N. Beezley.
Kiowa*•† ..... Barber	A. L. Herr.
Kirwin*•† ..... Phillips	W. H. HOLMES.
▲La Crosse*•† ..... Rush	H. L. Anderson.
La Cygne*•† ..... Linn	M. F. Leasure.
La Harpe*•† ..... Allen	See Humboldt.
▲Lakin*•† ..... Kearney	Thorpe & Hoskinson.
Lancaster*•† .... Atchison	See Atchison.
Lane*•† ..... Franklin	L. C. Crittendon.
▲Larned*•† ..... Pawnee	W. H. VERNON.
▲Lawrence*•† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*•† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*•† ..... Smith	Jas. R. Lewis.
Lebo*•† ..... Coffey	E. R. Evans.
Lehigh*•† ..... Marion	See Marion.
Lenora*•† ..... Norton	H. R. Tillotson.
Leon*•† ..... Butler	Thomas A. Word.
Leona*•† ..... Doniphan	See Troy.
Leonardville*•† ..... Riley	See Manhattan.
▲Leoti*•† ..... Wichita	W. B. Washington.
Le Roy*•† ..... Coffey	C. T. High.
▲Liberal*•† ..... Seward	J. W. Campbell.
▲Lincoln*•† ..... Lincoln	George D. Abel.
Lindsborg*•† McPherson	JOHN F. HANSON.
Linn*•† ..... Washington	See Clifton.
Little River*•† ..... Rice	See Lyons.
Logan*•† ..... Phillips	T. M. SULLIVAN.
Long Island*•† ..... Phillips	Giffen Culbertson.
Longton*•† ..... Elk	W. C. Boone.
Lost Springs*•† ..... Marion	See Marion.
Louisburg*•† ..... Miami	See Paola.
Lucas* ..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*•† ..... Osage	J. H. Stavely.
▲Lyons*•† ..... Rice	O. E. HOPKINS.
Mackville*•† .... Stafford	See St. Johns.
Madison*•† .. Greenwood	S. F. Wicker.
▲Manhattan*•† ..... Riley	SAMUEL KIMBLE.
▲Mankato*•† ..... Jewell	T. S. Kirkpatrick.
▲Marion*•† ..... Marion	THOMAS O. KELLEY.
Marquette*•† .McPherson	J. F. Hanson.
▲Marysville*•† .... Marshall	JOHN A. BROUGHTEN
McCracken*•† ..... Rush	See La Crosse.
McCune*•† ..... Crawford	H. M. Ford.
McDonald*•† ..... Rawlins	See Atwood.
McLouth*•† ..... Jefferson	W. D. Daniels.
▲McPherson*•† McPherson	GEO. W. ALLISON.
▲Meade*•† ..... Meade	Louis Boehler.
▲Medicine Lodge*•† Barb'r	A. L. NOBLE.
▲Melvern*•† ..... Osage	I. Farley.
Meriden*•† ..... Jefferson	See Oskaloosa.
Miltonvale*•† ..... Cloud	John W. Shay.
▲Minneapolis*•† ..... Ottawa	J. C. MURPHY.
Moline*•† ..... Elk	J. K. Glasscock.
Moran* ..... Allen	See Iola.
Morganville*•† ..... Clay	See Clay Centre.
Morrill*•† ..... Brown	Nathan Jones.
▲Mound City*•† ..... Linn	JOHN C. CANNON.
Moundridge*•† McPhers'n	See McPherson.
Mound Valley*•† Labette	Graham & Beggs.
Mount Hope*•† Sedgwick	G. C. Robbins.
Mulvane*•† ..... Sumner	See Wichita.
Muscotah*•† .... Atchison	Seneca Heath.
Narka*•† ..... Republic	B. H. Speer.
Neodesha*•† ..... Wilson	E. D. MIKESELL.
Neosho Falls*•† Woodson	E. Q. Stillwell.
▲Ness City*•† ..... Ness	A. H. Faulks.
Netawaka*•† ..... Jackson	Andrew Neal.
▲Newton*•† ..... Harvey	PETERS & NICHOLSON.
Nickerson*•† ..... Reno	See Hutchinson.
Norcatur*•† ..... Decatur	R. D. Gaston.
North Topeka*•† Shawnee	See Topeka.
▲Norton*•† ..... Norton	L. H. WILDER.
Nortonville*•† ..Jefferson	L. F. Randolph.
Norwich*•† ..... Kingman	See Kingman.
Oakley*•† ..... Logan	K. E. Willcockson.
▲Oberlin*•† ..... Decatur	TULLY SCOTT.
Oketo*•† ..... Marshall	See Marysville.
▲Olathe*•† ..... Johnson	PARKER & HAMILTON.
Olsburg*•† .Pottawatomie	See Westmoreland.
Onaga*•† ..Pottawatomie	J. W. Dunn.
Oneida*•† ..... Nemaha	H. L. Wikoff.
Osage City*•† ..... Osage	R. C. Heizer.
Osawatomie*•† ..... Miami	See Paola.
▲Osborne*•† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*•† ... Jefferson	MORSE & CASEBIER.
▲Oswego*•† ..... Labette	M. E. WILLIAMS.
▲Ottawa*•† ..... Franklin	JOHN W. DeFORD.
Overbrook*•† ..... Osage	See Lyndon.
Oxford*•† ..... Sumner	R. L. Collins.

Town and County.	Name.
Palmer*•† ... Washington	See Clifton.
▲Paola*•† ..... Miami	B. T. RILEY.
Parker*•† ..... Linn	See Iola.
Parsons*•† ..... Labette	E. O. ELLIS.
Pawnee Rock*•† ..Barton	J. W. Ratcliffe.
Peabody*•† ..... Marion	C. M. Clark.
Perry*•† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*•† ...Phillips	C. A. Lewis.
Pittsburg*•† .... Crawford	CAMPBELL & CAMPBELL.
Plainville*•† ..... Rooks	See Stockton.
Pleasanton*•† ..... Linn	Blue & Riggs.
Pomona*•† ..... Franklin	See Ottawa.
Powhattan*•† ..... Brown	See Hiawatha.
▲Pratt*•† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*•† .... Reno	See Hutchinson.
Quenemo*•† ..... Osage	C. H. Leonard.
Quinter*•† ..... Gove	See Gove City.
Randall*•† ..... Jewell	See Mankato.
Randolph*•† ..... Riley	See Manhattan.
Republic*•† ..... Republic	See Scandia.
Reserve*•† ..... Brown	See Hiawatha.
▲Richfield*•† ..... Morton	G. Porter Craddock.
Richland*•† ..... Shawnee	See Rossville.
Richmond*•† .... Franklin	See Ottawa.
Riley*•† ..... Riley	J. B. Rairden.
Robinson*•† ..... Brown	F. M. Pearl.
Rossville*•† ..... Shawnee	See North Topeka.
▲Russell*•† ..... Russell	J. C. Ruppenthal.
▲Russell Springs*...Logan	Charles L. Kagey.
Sabetha*•† ..... Nemaha	Nathan Jones.
▲Salina*•† ..... Saline	R. A. LOVITT.
▲Santa Fe*..... Haskell	See Ulysses.
Scandia*•† ..... Republic	J. P. Haton.
▲Scott*•† ..... Scott	T. A. JENKINS.
▲Sedan*•† ..... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*•† ..... Harvey	C. L. Foster.
▲Seneca*•† ..... Nemaha	S. K. WOODWORTH.
Severance*•† .. Doniphan	W. H. H. Curtis.
Severy*•† .... Greenwood	See Eureka.
▲Sharon Springs*•† Wallace	B. G. Hurlbert.
Simpson* ..... Mitchell	See Beloit.
▲Smith Center*•† .... Smith	L. C. Uhl.
Soldier*•† ..... Jackson	V. H. McDonald.
Solomon*•† .... Dickinson	See Abilene.
South Haven*•† .. Sumner	Austin Aikins.
Spring Hill*•† .... Johnson	See Olathe.
Stafford*•† ..... Stafford	C. G. WEBB.
Sterling*•† ..... Rice	FRED P. GREEN.
▲St. Francis*•† ..Cheyenne	J. L. Finley.
▲St. John*•† ..... Stafford	Moseley & Dixon.
St. Mary's*•† .Pottawato'e	G. W. Mackay.
St. Paul*•† ..... Neosho	See Erie.
▲Stockton*•† ..... Rooks	W. B. HAM.
Strong*•† ..... Chase	See Cottonwood Falls.
Summerfield*•† . Marshall	T. J. Madden.
Sylvan Grove*•† .Lincoln	H. W. Rahmeier.
Sylvia*•† ..... Reno	See Hutchinson.
▲Syracuse*•† .... Hamilton	U. T. Tapscott.
Tescott*•† ..... Ottawa	See Minneapolis.
Thayer*•† ..... Neosho	S. W. Brewster.
Tonganoxie*•† Leavenw'h	S. J. McNaughton.
¶▲Topeka*•† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ..... "	ROSSINGTON, SMITH & HITED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*•† ..... Woodson	F. M. Sutton.
▲Tribune*•† ..... Greeley	W. M. Glenn.
▲Troy*•† ..... Doniphan	C. C. Camp.
Turon*•† ..... Reno	M. H. Potter.
Udall*•† ..... Cowley	See Winfield.
▲Ulysses*•† ..... Grant	T. W. Marshall.
Valley Falls*•† .Jefferson	G. W. McCAMMON.
Vermillion*•† ... Marshall	See Frankfort.
Vliets*•† ..... Marshall	See Frankfort.
▲WaKeeney*•† ..... Trego	Allen Cox.
Wakefield*•† ..... Clay	See Clay Centre.
Walnut*•† ..... Crawford	See Girard.
Wamego*•† .Pottawato'e	D. V. Sprague.
▲Washington*•† . Wash't'n	CHARLES SMITH.
Waterville*•† ..... Marshall	E. A. Berry.
Wathena*•† ..... Doniphan	See Troy.
Waverly*•† ..... Coffey	H. L. COOPER.
Weir*•† ..... Cherokee	M. F. Compton.
▲Wellington*•† ... Sumner	C. E. ELLIOTT.
Wellsville*•† .... Franklin	T. J. Gregory.
▲Westmoreland*.Pottaw'e	Hick & Badgley.
Westphalia*•† . Anderson	See Garnett.
Wetmore*•† .... Nemaha	M. DeForest.
Wheaton*•† Pottawato'ie	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*•† .....Morris	O. L. McKillip.
White Cloud*•† Doniphan	A. S. Brewster.
Whitewater*•†.....Butler	P. E. Ashenfelter.
Whiting*•† .....Jackson	See Holton.
▲Wichita*•† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*•†Franklin	J. R. Finley.
Willis*•† .....Brown	Jesse Henney.
Wilson*•† .....Ellsworth	See North Coover.
Winchester*•† .Jefferson	See Valley Falls.
▲Winfield*•† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*•† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*•† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*•† .....Todd	R. F. Allensworth.
Ashland*•† .....Boyd	D. W. STEELE, JR
Auburn*•† .....Logan	See Russellville.
Augusta*•† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*•† ....Knox	S. B. Dishman.
▲Bardstown*•† .....Nelson	JOHN S. KELLEY.
▲Bardwell*•† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*•† .....Lee	H. H. HARRIS.
Beaver Dam*•† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*•† .....Marshall	J. W. Dycus.
Berry*•† .....Harrison	See Cynthiana.
Bloomfield*•† .....Nelson	See Bardstown.
▲Booneville*..... Owsley	C. W. Hogg.
▲Bowling Green*•†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*•.....Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*•† ..... Mercer	W. T. Ewing.
▲Burkesville*. Cumberland	Sandidge & Sandidge.
▲Burlington*†..... Boone	F. Riddell.
Burnside*..... Pulaski	See Somerset.
Butler*•† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun*..... McLean	William B. Noe.
Campbellsburg*•† ..Henry	See New Castle.
▲Campbellsville*•† ..Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*•† .... Grayson	N. C. Tilford.
▲Carlisle*•† ..... Nicholas	Thomas Owens.
▲Carrollton*•.....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*•† .....Boyd	Thomas R. Brown.
Cave City*•† .....Barren	J. Robert White.
Central City*•† .Muhl'berg	J. Y. Thomas, Jr.
Clay City*•† .....Powell	See Stanton.
▲Clinton*•† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*•† Breck'ridge	J. R. Skillman.
Columbia*..... Adair	Baker & Winfrey.
Columbus*•† ..... Hickman	See Clinton.
Corbin*•† .....Whitley	See Williamsburg.
Corinth*•† .....Grant	See Williamstown.
Corydon*•† ....Henderson	Merritt & Alvis.
Covington*•† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*•† .....Grant	B. F. Menefee.
▲Cynthiana*•† .... Harrison	EVANS & PETERSON.
▲Danville*•† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*•† .....Grant	J. G. Blackburn.
▲Eddyville*•† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*•†. Hardin	S. H. BUSH.
▲Elkton*•† .....Todd	JAMES R. MALLORY.
Eminence*•† ..... Henry	J. C. Gordon.
Erlanger*•† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*•† .... Pendleton	L. T. Applegate.
▲Flemingsburg*•† Fleming	J. H. Power.
Fordsville*•† .....Ohio	See Hartford.
¶▲Frankfort*•†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*•† ..... Simpson	A. S. WALKER.
▲Frenchburg..... Menifee	L. T. Hovermale.
Fulton*•† ..... Fulton	Ed. Thomas.
▲Georgetown*•† .....Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• .....Barren	W. L. Porter.
Glencoe*•† ..... Gallatin	See Warsaw.
▲Grayson*•† .....Carter	H. D. Gregory.
▲Greensburg*•† ..... Green	W. F. CANTRILL.
▲Greenup*•† ..... Greenup	W. F. Worthington.
▲Greenville*•† Muhlenberg	Wickliffe & Johnson.
Guthrie*•† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*•†..Bre'ridge	Morris Eskridge & Son.
▲Harlan* .....Harlan	B. M. Lee.
▲Harrodsburg*•† ...Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*•†... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*•†. Henderson	YEAMAN & YEAMAN.
▲Hickman*•† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*•†...La Rue	D. H. Smith.
▲Hopkinsville*•†.Christian	JOHN T. EDMUNDS.
Horse Cave*•† .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden*..... Leslie	J. M. Bicknell.
▲Independence*.... Kenton	JOHN L. VEST.
▲Irvine*•† ..... Estell	Ridell & Ridell.
Irvington*•†Breck'nridge	See Hardinsburg.
▲Jackson*•† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* .....Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*•† .....Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*•† .....Oldham	A. T. Ladd.
▲Lancaster*•† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*•†And'son	F. R. FELAND.
▲Lebanon*•† ..... Marion	J. McCHORD.
Lebanon Junc.*•† .Bullitt	Robert Zimmerman.
▲Litchfield*•† .....Grayson	J. S. Wortham.
Lewisburg*•† ..... Logan	J. C. Sneed.
Lewisport*•† .... Hancock	B. H. Poindexter.
▲Lexington*•† .....Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*•† .....McLean	See Calhoun
▲London*•† ..... Laurel	W. S. JACKSON.
▲Louisa*•† ..... Lawrence	A. J. Garred.
▲Louisville*•† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*•†..Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*•† .... Crittenden	James & James.
▲Mayfield*•† ..... Graves	Lee & Hester.
▲Maysville*•† ..... Mason	L. W. ROBERTSON.
▲McKee..... Jackson	M. A. Holcomb.
Middlesboro*•† ..... Bell	M. H. RHORER.
Midway*•† .... Woodford	Richard Godson.
Millersburg*•† .. Bourbon	See Paris.
Monterey*..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*•† ..... Rowan	J. G. Whitt.
▲Morganfield*•† .... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN.
▲Mt. Olivet* .... Robertson	O. S. Deming.
▲Mt. Sterling*•† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*•† Rockcastle	C. C. Williams.
▲Munfordville*•† .... Hart	H. A. Watkins.
▲Murray*•† ..... Calloway	G. C. DIUGUID.
▲New Castle*•..... Henry	W. W. Turner.
New Haven*•† .... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*•† .... Campbell	AUBREY BARBOUR.
▲Nicholasville*•†.Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*•† .... Daviess	WEIR & WEIR.
Owenton*•† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*•† ....McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*•† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*•† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*•† ..... Bell	O. V. RILEY.
Pleasureville*•..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*•† ..... Caldwell	WM. MARBLE.
Providence*•† ...Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*•† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*•† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*•† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg* .....Bath	J. C. Nelson.
▲Shelbyville*•† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*•†..Bullitt	J. F. Combs.
Slaughtersville*†.Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*•†.Warren	See Bowling Green.
▲Somerset*•† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*•† .....Hardin	See Elizabethtown.
▲Springfield*•† Washington	T. W. Sinnms, Jr.
Stamping Ground*•† Scott	See Georgetown.
▲Stanford*•† .....Lincoln	J. S. OWSLEY, JR.
▲Stanton*•† .....Powell	O. A. Lyle.
Sturgis*• .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•....Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*•† .....Todd	O. W Wilson.
Uniontown*• ..... Union	Robert G. Byrne.
▲Vanceburg*•† .... Lewis	W. C. Halbert.
▲Versailles*•†.. Woodford	D. L. THORNTON.
Vine Grove*•† .... Hardin	See Elizabethtown.
Waddy*•† .....Shelby	See Shelbyville.
Walton*•† .....Boone	See Burlington.
Warfield ..... Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*....Morgan	Lacy & Fogg.
West Louisville..Daviess	See Owensboro.
Wheatley* ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*•† .....Daviess	See Owensboro.
▲Wickliffe*•† ..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*•†. Whitley	SHARP & SILER.
▲Williamstown*•†...Grant	M. D. Gray.
Wilmore*•† ....Jessamine	See Nicholasville.
▲Winchester*•† .....Clark	LEELAND HATHAWAY.
Wingo*•† .....Graves	Frank A. Lucas.
Worthville*•† .....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermillion	W. B. White.
▲Alexandria*•† ....Rapides	L. J. HACKENYOS.
▲Amite*•† .....Tangipahoa	Bolivar Edwards.
▲Arcadia*•† ..... Bienville	Dorman & Reynolds.
▲Bastrop*•† .....Morehouse	James Bussey.
¶▲Baton Rouge*•† E.Ba.R.	THOS. J. KERNAN.
BayouSara*•† W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*•† .....Bossier	Joannes Smith.
Bunkie*•† ..... Avoyelles	See Markesville.
▲Cameron*..... Cameron	See Lake Charles.
▲Clinton*•† East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*•† .....Caldwell	A. B. Hundley.
▲Convent*•† .....St. James	See New Orleans.
▲Coushatta*..... Red River	W. A. Wilkinson.
▲Covington*•† St. Tam'any	J. M. Burns.
▲Crowley*•† .....Acadia	STORY & PUGH.
▲Donaldsonville*•† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*•† ..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna*..... Jefferson	See New Orleans.
▲Hahnville .....St. Charles	See New Orleans.
Hammond*•† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*•†...Terre Bonne	Suthon & Wallis.
Jeanerette*•† ..... Iberia	See New Iberia.
Jenninga*•† .... Calcasieu	C. R. Cline.
▲Lafayette*•† ... Lafayette	Charles D. Caffery.
▲Lake Charles*•† Calcasieu	C. A. McCOY.
▲Lake Providence*† E.Car'l	Ransdell & Ransdell.
▲Leesville*•† ..... Vernon	See Many.
▲Mansfield*•† ..... De Soto	Elam & Egan.
▲Many*•† ..... Sabine	W. P. Good.
▲Marksville*•†.. Avoyelles	JOFFRION & JOFFRION.
▲Minden*•† ..... Webster	L. K. Watkins.
▲Monroe*•† ..... Ouachita	STUBBS & RUSSELL.
Morgan City*•†..St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Folse & Son.
▲Natchitoches*•† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*•† ..... Iberia	WEEKS & WEEKS.
▲New Orleans*•†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*•†..St. Landry	WM. J. SANDOZ.
Patterson*•† .....St. Mary	See Franklin.
▲Plaquemine*•†.. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*•† W. Baton R.	See Baton Rouge.
Rayne*•† ..... Acadia	See Crowley.
▲Rayville*•† ..... Richland	See Monroe.
▲Ruston*•† ..... Lincoln	J. B. Halstead.
▲Shreveport*•† ..... Caddo	ALEXANDER & WILKINSON.
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville.....Livingston	See Springfield.
▲St. Bernard ...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le •W. Feliciana	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*•St. Martin	Martin & Voorhies.
▲Tallulah*•† ..... Madison	Stone & Holmes.
▲Thibodaux*•† . Lafourche	THOMAS A BODEAUX.
▲Vernon* ..... Jackson	N. M. Smith.
▲Vidalia*•†..... Concordia	Philip Hough.
Washington*•† St. Landry	See Opelousas
Whitecastle*•†.. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*•†...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*•† ..... York	Samuel M. Came.
▲Auburn*•†. Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*•† ... Kennebec	HEATH & ANDREWS.
▲Bangor*•† ..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*•† .. Hancock	JOHN A. PETERS, JR.
▲Bath*•† ..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*•† ..... Waldo	R. F DUNTON.
Bethel*•† ..... Oxford	Herrick & Park.
Biddeford*•† ..... York	EDWIN STONE.
Boothbay Harbor* Lincoln	C. R. Tupper.
Brewer*•† ..... Penobscot	F. A. Floyd.
Bridgton*•† . Cumberland	D. P. & D E. Chaplin.
Brunswick*•† Cumberland	BARRETT POTTER.
Buckfield*•† ..... Oxford	See Canton.
Bucksport*•† .. Hancock	O. F. Fellows.
▲Calais*•† ..... Washington	GEORGE R GARDNER.
Camden*•† ..... Knox	REUEL ROBINSON.
Canton*•† ..... Oxford	JOHN P. SWASEY.
Caribou*•† ..... Aroostook	B L. FLETCHER.
Corinna*•† ..... Penobscot	See Bangor.
Damariscotta*•†. Lincoln	Pierce & Hall.
Dexter*•† ..... Penobscot	L. B. WALDRON.
▲Dover*•† ..... Piscataquis	O. M. Robinson.
Eastport*•† . Washington	S. D. Leavitt.
▲Ellsworth*•† ..... Hancock	J. A. PETERS, JR.
Fairfield*•† ..... Somerset	T. E. McFadden.
▲Farmington*•† . Franklin	J. C. HOLMAN.
Ft. Fairfield*•† Aroostook	Herbert T. Powers.
Freeport*•†..Cumberland	See Yarmouth.
Fryeburg*•† ..... Oxford	E. E. Hastings.
Gardiner*•† ..... Kennebec	JOHN W. FOSTER.
Gorham*•†.. Cumberland	John A. Waterman.
Guilford*•† .. Piscataquis	Henry Hudson.
Hallowell*•† ... Kennebec	See Augusta.
Hartland*•† ..... Somerset	H. W. Stewart.
▲Houlton*•† ..... Aroostook	POWERS & POWERS.
Kennebunk*•† ..... York	W. L. Dane.
Kingfield*• ..... Franklin	H. S. Wing.
Lewiston*•†. Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*•†. And'c'g'n	H. E. Coolidge.
Livermore Falls*•† A'd'gin	John H. Maxwell.
▲Machias*•† ...Washington	C. B. DONWORTH.
Madison*•† ..... Somerset	C. A. Wilber.
McKinley*† ..... Hancock	E. Webster French.
Mechanic Falls*•† And'g'n	J. M. Libby.
New Castle*†..... Lincoln	Hilton & Hilton.
Newport*•† .... Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*†...York	N. Hobbs.
Norway*†.....Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*†..Sagadahoc	W. T. Hall.
▲Rockland*†.....Knox	EDWARD B. MacALLISTER.
Rockport*† .....Knox	See Camden.
Rumford Falls*†.Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeaton.
South Paris*†.....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† .....Lincoln	O. D. Castner.
Waterville*† ..Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*†.....Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*†.....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*†.....Harford	Septimus Davis.
¶▲Annapolis*†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†s...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MOERIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*†.....Harford	STEVENSON A. WILLIAMS.
Berlin*† .....Worcester	Calvin B. Taylor.
Brunswick*† ..Frederick	Glen H. Worthington.
▲Cambridge*† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*† Baltimore	See Baltimore.
▲Centerville*† Queen An'e	Philemon B. Hopper.
▲Chestertown*† .....Kent	H. W. VICKERS.
Cockeysville*† Baltimore	Robt. H. Bussey.
Crisfield*†.....Somerset	Clarence P. Lankford.
▲Cumberland*†..Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*† .....Caroline	Henry R. Lewis.
Dickeyville*...Baltimore	See Baltimore.
▲Easton*† .....Talbot	WM. H. ADKINS.
▲Elkton*† .....Cecil	L. MARSHALL HAINES.
Ellicott City*† ..Howard	John G. Rogers.
Emmittsburg*† Fr'd'rick	E. L. Rowe.
Federalsburg*† Caroline	See Denton.
▲Frederick*† ...Frederick	E. S. IICHELBERGER.
Frostburg*† .....Allegany	Clayton Furnell.
Gaithersb'rg*† M't'g'm'ry	Talbott & Talbott.
▲Hagerstown*† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*† ..Washington	See Hagerstown.
Havre de Grace*†H'rf'rd	P. L. Hopper.
Hyattsville*†Prince Geo.	WELLS & WELLS.
▲Laplata*† .....Charles	Walter J. Mitchell.
Laurel*† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*†....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown* ...Frederick	Emory L. Coblentz.
Mount Airy*† .....Carroll	See Westminster.
Myersville*.... Frederick	Joseph W. Gaver.
New Windsor*s...Carroll	Lewis Diehlman.
North East*† .....Cecil	See Elkton.
▲Oakland*† .....Garrett	JULIUS C. RENNINGER.
Oxford*† .....Talbot	W. H. Adkins.
Pocomoke City*† W'r'st'r	C. O. Melvin.
Port Deposit*† .....Cecil	Philip R. Bond.
Port Tobacco*s...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*† Som'rset	GORDON TULL.
Queenstown*Queen An'e	See Centerville.
Rising Sun*† .....Cecil	See Elkton.
▲Rockville*† Montgomery	Talbott & Talbott.
▲Salisbury*† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*† ..Wash'ton	See Hagerstown.
Smithsburg*† .Wash'ton	See Hagerstown.
▲Snow Hill*† ...Worcester	R. D. JONES.
St. Michaels*† .....Talbot	W. D. J. Morris.
Taneytown*† .....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*† ...Frederick	See Frederick.
▲Towson*† .....Baltimore	Z. Howard Isaac.
Trappe*† .....Talbot	See Easton.
Union Bridge*† ..Carroll	See Westminster.
Union Mills* .....Carroll	See Westminster.
Uniontown* .....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*† Wash'ton	See Hagerstown.
Woodsboro*† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
▲Abington*† ...Plymouth	Coughlan Bros.
Adams*† .....Berkshire	F. H. B. Munson.
Amesbury*†.....Essex	George W. Cate.
Amherst*† ...Hampshire	W. Hamlin.
Andover*† .....Essex	George H. Poor.
Arlington*† ...Middlesex	J. A. Bailey, Jr.
Ashburnham*† Worc'st'r	See Fitchburg.
Athol*† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*† .....Bristol	FRANK L. BABCOCK.
Ayer*† .....Middlesex	Warren H. Atwood.
Baldwinsville*† Wo'c'st'r	Edward L. Hill.
▲Barnstable*† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*† .....Middlesex	J. F. Buckley.
Beverly*† .....Essex	L. H. WARDWELL.
¶▲Boston*† .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*† Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*†.Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*† .....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
▲Fall River*† .....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	A. Z. GOODFELLOW.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† ....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*† ....Franklin	GREENE & DAVENPORT.
Harwich*† ....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*† ....Plymouth	Thomas H. Buttimer.
Hollis'on*† ....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*† ..Middlesex	George L. Hemenway.
Hudson*† .....Middlesex	James T. & R. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*† .....Norfolk	E. C. JENNY.
Ipswich*† .....Essex	George H. W. Hayes.
▲Lawrence*† .....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester*.....Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*†.Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*† .....Essex	JOHN M. BARRY.
Malden*† ..... Middlesex	P. J. McGUIRE.
Manchester*† .....Essex	See Gloucester.
Marblehead*† .....Essex	Wm. D. T. Trefey.
Marlboro*† ... Middlesex	Edgar Weeks.
Medford*† .... Middlesex	B. F. Hayes.
Medway*† ..... Norfolk	A. T. Johnson.
Melrose*† ..... Middlesex	Frank L. Washburn.
Merrimac*† .....Essex	T. H. Hoyt.
Methuen*† .....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	Lowell E. Fales.
Millbury*† ....Worcester	H. W. Aiken.
Milton*† .....Norfolk	C. F. Hall.
Monson*† .....Hampden	See Springfield.
▲Nantucket*† ..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	C. G. Bancroft.
▲New Bedford*† ..Bristol	JENNEY & POTTER.
Newbury .....Essex	See Newburyport.
▲Newburyport*† ....Essex	THOMAS HUSE.
Newton*† .... Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton.
North Adams*†.Berks're	BEER & DOWLIN.
▲Northampt'n*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*† ..Bristol	F. B. Byram.
Northboro*† . Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† ....Worcester	Cutting & Sheehan.
Orange*† .....Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester.
Palmer*† .....Hampden	W. W. LEACH.
Peabody*† .....Essex	JOHN J. CAHILL.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*† ...Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	Asa P. French.
Reading*† .... Middlesex	James W. Grimes.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	WILLIAM D. CHAPPLE.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*†Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*†.Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
SouthWeymouth*†Nor'k	Louis A. Cook.
S.Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*† ...Middlesex	W. B. Stevens.
Stoughton*† ....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*† ....Middlesex	Samuel K. Hamilton.
Wales*† .....Hampden	H. A. McFarland.
Waltham*† ....Middlesex	R. M. Stark.
Ware*† .....Hampshire	R. M. Coney.
Wareham*† ...Plymouth	G. C. Tobey.
Warren*† ..... Worcester	E. C. SAWYER.
Watertown*† .Middlesex	Joseph P. Keefe.
Webster*† .....Worcester	H. J. Clarke.
Wellfleet*† ....Barnstable	H. P. Harriman.
Westboro*† ...Worcester	A. F. BROWN.
Westfield*† .... Hampden	ALFRED F. LILLEY.
West Gardner*†. Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* ....Essex	See Newburyport.
West Newton*† . Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† ....Norfolk	A. P. WORTHEN.
Whitinsville*† Worcester	See Worcester.
Whitman*† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† . Wor'ster	F. B. Spalter.
Winchester*† . Middlesex	G. S. Littlefield.
Woburn*† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*† ..Worcester	RICE, KING & RICE.
Wrentham*† ....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*† .....Lenawee	JOHN E. BIRD.
Akron*† .....Tuscola	See Caro.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*† .....St. Clair	J. M. Robertson.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*† .....Gratiot	Francis Palmer.
Almont*† .....Lapeer	F. P. Andrus.
▲Alpena*† .....Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*† .....Sanilac	See Carsonville.
Argyle.....Sanilac	See Carsonville.
Armada*† .....Macomb	Bert C. Preston.
Ashley*† .....Gratiot	See Ithaca.
Athens*† .....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	See Tawas City.
▲Autrain*† ..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	CHARLES D. THOMPSON.
▲Baldwin*† .....Lake	See Reed City.
Bancroft*† ... Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton* .....Mecosta	See Big Rapids.
Battle Creek*† ..Calhoun	LELAND H. SABIN.
▲Bay City*† ..... Bay	R. A. McKAY.
Bay Port*† .....Huron	See Port Austin.
Belding*† .....Ionia	H. L. VanHenschoten.
▲Bellaire*† ..... Antrim	Leavitt & Guile.
Belleville*† .....Wayne	See Wayne.
Bellevue*† .....Eaton	George P. Stevens.
Benton Harbor* ..Berrien	HUMPHREY S. GRAY.
Benzonia*† ..... Benzie	See Frankfort.
BerrienSprings* ..Berrien	R. D. Dix.
▲Bessemer*† .....Gogebic	S. S. Cooper.
▲Big Rapids*† .....Mecosta	W. S. TUCKER.
Birmingham*† .. Oakland	See Pontiac.
Blissfield*† ..... Lenawee	John A. Riley.
Breckenridge*† ..Gratiot	See St. Louis.
Brighton*† ...Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*† .....Branch	M. Thompson.
Brooklyn*† ..... Jackson	J. C. Covert.
Brown City*† .....Sanilac	Fred A. Farr.
Buchanan*† .....Berrien	A. A. Worthington.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Burr Oak*•† .. St. Joseph	A. M. Graham.
Byron*•† ..... Shiawassee	See Durand.
▲Cadillac*•† ..... Wexford	SAWYER & BISHOP.
Caledonia*•† ..... Kent	See Middleville.
Calumet*•† .... Houghton	See Houghton.
Camden*..... Hillsdale	See Hillsdale.
Capac*•† ..... St. Clair	J. L. Willoughby.
Carleton*•† ..... Monroe	See Dundee.
▲Caro*•† ..... Tuscola	Walter J. Gamble.
Carson City*•† Montcalm	Lee A. Lyon.
Carsonville*•† .... Sanilac	Thomas G. Graham.
Caseville*•† ..... Huron	T. B. Woodworth.
Cass City*•† ..... Tuscola	J. D. Brooker.
▲Cassopolis*•† ..... Cass	L. H. GLOVER.
Cedar Springs*•† .... Kent	Stuart & Barker.
Central Lake*•† ... Antrim	M. W. Neukirk.
Centerville*•† St. Joseph	H. P. Stewart.
▲Charlevoix*•† Charlevoix	A. D. Crutkshank.
▲Charlotte*•† ..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*•† Cheboygan	GEORGE E. BELL.
▲Chelsea*•† .... Washtenaw	A. W. Wilkinson.
Chesaning*•† ..... Saginaw	E. V. Mudge.
Clare*•† ..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*•† .... Ionia	See Ionia.
Clayton*•† ..... Lenawee	J. E. Bird.
Climax*•† .... Kalamazoo	See Vicksburg.
Clinton*•† ..... Lenawee	Edwin R. Smith.
Clio*•† ..... Genesee	J. L. Curry.
▲Coldwater*•† ..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*•† ..... Midland	See Midland.
Coloma*•† ..... Berrien	See Benton Harbor.
Colon*•† ..... St. Joseph	D. L. Akey.
Concord*•† ..... Jackson	See Jackson.
Constantine*•† St. Joseph	James M. Harvey, Jr.
Coopersville*•† ... Ottawa	James Cilley.
▲Corunna*•† ... Shiawassee	John T. McCurdy.
Covert*•† ..... Van Buren	H. B. Chase.
Croswell*•† ..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*•† .... Iron	A. L. Flewelling.
Dansville*..... Ingham	See Lansing.
Davison*•† ..... Genesee	See Flint.
Dearborn*•† ..... Wayne	See Detroit.
Decatur*•† .... Van Buren	A. L. MOULTON.
Deckerville*•† .... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*•† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	GROESBECK & TURNER, 1305-1307 Mystic Bldg. Refer to Union National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*•† .... Washtenaw	James T. Honey.
Dimondale*•† ..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*•† ..... Cass	JOHN WOOSTER.
Downington*•† ... Sanilac	F. S. Viets.
Dryden*•† ..... Lapeer	T. Williams.
Dundee*•† ..... Monroe	Randall & Corbin.
Durand*•† .... Shiawassee	Fred J. Northaway.
▲Eagle River* .. Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw† ... Saginaw	See Saginaw.
East Tawas*•† ..... Iosco	See Tawas City.
Eaton Rapids*•† .... Eaton	J. B. Hendee.
Edmore*•† .... Montcalm	See Ionia.
Elk Rapids*•† ..... Antrim	A. B. Dougherty.
Elkton*•† ..... Huron	W. L. Doyle.
Elsie*•† ..... Clinton	Charles Snelling.
Emmett*•† ..... St. Clair	See Port Huron.
▲Escanaba*•† ..... Delta	IRA C. JENNINGS.
Evart*•† ..... Osceola	C. H. Rose.
Ewen*•† ..... Ontonagon	See Bessemer.
Fairgrove*•† ..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*•† ..... Genesee	Henry C. Riggs.
Fennville*•† ..... Allegan	Theo. Wade.
▲Flint*•† ..... Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*•..... Genesee	F. P. Sayre.
Forestville*† ..... Sanilac	See Deckerville.
Fowler*•† ..... Clinton	J. G. Patterson.
Fowlerville*•† Livingston	S. S. Abbott.
▲Frankfort*•† ..... Benzie	N. A. PARKER.
Freeport*•† ..... Barry	See Hastings.
Fremont*•† .... Newaygo	S. W. Dunham.
Gagetown*•† ..... Tuscola	See Cass City.
Galesburg*•†. Kalamazoo	R. G. Smith.
Galien*•† ..... Berrien	See Three Oaks.
▲Gaylord*•† ..... Otsego	A. D. Marshall.
Gladstone*•† ..... Delta	Smith & Empson.
▲Gladwin*•..... Gladwin	Charles B. Wilmot.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*•† .. Ottawa	GEORGE A. FARR.
Grand Ledge*•† .... Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*•† .... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART, DENISON & WILSON References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*•† .... Jackson	E. Pelton.
▲Grayling*•† ..... Crawford	Joseph Patterson.
Greenville*•† .. Montcalm	E. J. Bowman.
Hancock*•† .... Houghton	See Houghton.
Hanover*•† ..... Jackson	See Jackson.
Harbor Beach*..... Huron	See Bad Axe.
▲Harbor Springs*•† Emmet	See Petoskey.
▲Harrison*•† ..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*•† ..... Oceana	F. S. Gurney.
Hartford*•†... Van Buren	A. H. Tuttle.
▲Hastings*•† ..... Barry	WILLIAM B. SWEEZEY.
Hersey*•† ..... Osceola	C. M. Beardsley.
▲Hillsdale*•† ..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*•† ..... Ottawa	John C. Post.
Holly*•† ..... Oakland	C. F. Collier.
Homer*•† ..... Calhoun	Myron H. Nichols.
Hopkins Station*•† Alle'n	See Allegan.
▲Houghton*•† ... Houghton	J. F. HAMBITZER.
Howard*•† .... Montcalm	C. W. Perry.
▲Howell*•† ..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*•† ..... Lenawee	Grant Fellows.
Imlay City*•† ..... Lapeer	Herbert W. Smith.
▲Ionia*•† ..... Ionia	F. C MILLER.
▲Iron Mountain*•†. Dick'n	E. A. WOODWARD.
Iron River*•† ..... Iron	I. W. Byers.
Ironwood*•† ..... Gogebic	C. E. MILLER.
Ishpeming*•†. Marquette	H. O. YOUNG.
▲Ithaca*•† ..... Gratiot	George P. Stone.
▲Jackson*•† ..... Jackson	BADGLEY & BADGLEY.
Jasper*•† ..... Lenawee	H. C. Pratt.
Jonesville*•† .... Hillsdale	S. D. McNeal.
▲Kalamazoo*•† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*•† .... Kalkaska	C. C. Jencks.
Kinde*•† ..... Huron	James H. Hall.
Kingston*•† ..... Tuscola	J. B. Beverly.
Laingsburg*•† Shiawassee	H. H. Pulver.
▲Lake City*•† ... Missaukee	F. O. Gaffney.
Lake Linden*•† Houghton	See Houghton.
Lake Odessa*•† ..... Ionia	See Ionia.
Lake View*•†... Montcalm	Salem F. Kennedy.
▲L'Anse*•† ..... Baraga	P. R. McKernan.
¶Lansing*•† ..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*•† ..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Houghton.
Lawrence*•†.. Van Buren	See Kalamazoo.
Lawton*•† .... Van Buren	See Kalamazoo.
▲Leland*† ..... Leelanau	A. F. Bonting.
Lenox*•† ..... Macomb	See Richmond.
Leslie*•† ..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*•†..... Genesee	James L. Spencer.
Litchfield*•† .... Hillsdale	L. B. Agard.
Lowell*•† ..... Kent	John W. Matthewson.
▲Ludington*•† ..... Mason	H. C. HUTTON.
Lyons*•† ..... Ionia	E. C. Spalding.
Mancelona*•† ..... Antrim	H. B Hudson.
Manchester*•† Washte'aw	A. J. Waters.
▲Manistee*•† ..... Manistee	DOVEL & SMITH.
▲Manistique*•† Schoolcraft	VIRGIL I. HIXSON.
Manton*•† ..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*•† ..... Cass	Smith & Harmon.
Marine City*•† ..... St. Clair	F S. Parker.
Marlette*•†..... Sanilac	D. S. McClure.
▲Marquette*•† .. Marquette	CHARLES R. BROWN & SON.
▲Marshall*•† ..... Calhoun	HERBERT E. WINSOR.
▲Mason*•† ..... Ingham	L. B. McArthur.
Mayville*•† ..... Tuscola	T. J. Eveland.
Mears*•† ..... Oceana	John T. Cummings.
Memphis*•† ..... Macomb	See Almont.
Mendon*•†..... St. Joseph	E. E. Harwood.
▲Menominee*•† Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Merrill*† ..... Saginaw	See Saginaw.
Middleville*† ..... Barry	H. E. Hendricks.
▲Midland*† ..... Midland	E. P. Rice.
Milan*† ..... Washtenaw	D. C. Salisbury.
Milford*† ..... Oakland	Edward J. Bissell.
Millington*† ..... Tuscola	See Vassar.
Minden City*† ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*† ..... Monroe	LANDON & LOCKWOOD.
Montague*† .. Muskegon	See Whitehall.
Montrose*† ..... Genesee	See Clio.
Morenci*† ..... Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*† .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† .. Isabella	FRANCIS H. DODDS.
Muir*† ..... Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Lodge.
Munising*† ..... Alger	Walsh & Pardee.
▲Muskegon*† .. Muskegon	SMITH, NIMS, HOYT & ERWIN. Refer to any bank in Muskegon.
Nashville*† ..... Barry	Walter S. Powers.
Negaunee*† .. Marquette	JOHN Q. ADAMS.
▲Newaygo*† ..... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† ..... Luce	Sanford N. Dutcher.
New Haven*† ... Macomb	Adam T. Bennett.
Niles*† ..... Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† .. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet*† ..... Eaton	See Bellevue.
Omer*† ..... Arenac	W. C. Cook.
Onaway*● ... Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† ..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*† ..... Allegan	ANDERSON & ANDERSON.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrinton*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† .. Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H PATTERSON.
Port Austin*† .... Huron	James B. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G. MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Mugan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Battle Creek.
Richmond* ..... Macomb	W. S. Stone.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† .. Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† .. .. Washtenaw	See Ypsilanti.
Sand Beach*† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hibbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† Van Buren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† .... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† ..... Berrien	W. K. Sawyer.
Three Rivers*● St. Joseph	S. M. CONSTANTINE.
▲Traverse City*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† .... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† ..... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† .... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
White Pigeon*● St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	H. C. CARLSON.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† .... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† .... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† .... Bigstone	See Graceville.
▲Beaver Falls* .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
▲Boyd*† .... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ... Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Crossfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge*† ..... Isanti	Barber & Southerland
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*•† ....Chisago	See St. Paul.
Ceylon .....Martin	See Fairmont.
▲Chaska*•† .....Carver	T. F. CRAVEN.
Chatfield*•† .....Fillmore	Joseph Underleak.
Chokio*•† .....Stevens	See Morris.
Clara City*•† ...Chippewa	See Granite Falls.
Claremont*•† .....Dodge	B. F. Hood.
Clarkfield*•† Yello' Medi'e	See Canby.
Clayton .....Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•† ....Wright	See St. Cloud.
Climax*•† .....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*•† .....Carlton	W. L. Chase.
Cokato*•† .....Wright	F. Swanson.
Comfrey .....Brown	See New Ulm.
Correll† .....Bigstone	See Appleton.
Cottonwood*•† .....Lyon	W. D. Fanning.
▲Crookston*•† .....Polk	MILLER & FOOTE.
Dassell*•† .....Meeker	See Litchfield.
Dawson*•† .Lac-qui-Parle	A. W. Ewing.
Deer River*•† .....Itasca	See Grand Rapids.
Delano*•† .....Wright	F. H. Lindsley.
Delavan*•† .....Faribault	S. J. Abbott.
▲Detroit*•† .....Becker	FRANK RICHARDSON.
Dexter*•† .....Mower	G. W. King.
Dodge Center*•† ...Dodge	See Kasson.
Donnelly* .....Stevens	See Morris.
Dover*•† .....Olmsted	See Rochester.
▲Duluth*•† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St Paul National Bank, St. Paul.
Dundee*•† .....Nobles	See Slayton.
Eagle Bend*•† .....Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•† .....Faribault	See Wells.
Echo*•† .Yellow Medicine	R. Vaaler.
Eden Valley*•† .....Meeker	James H. Doran.
Edgerton*•† .....Pipestone	C. G. Brady.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•† ...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•† .....St. Louis	GEORGE WESCOTT.
Elysian*•† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•† .....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eveleth*•† .....St. Louis	M. D. L. Fuller.
Excelsior*•† ....Hennepin	W. P. McDonald.
Eyota*•† .....Olmstead	See Rochester.
Fairfax*•† .....Renville	A. V. Rieke.
▲Fairmont*•† .....Martin	DEAN & PALMER.
▲Faribault*•† .....Rice	H. T. PYLE.
Farmington*•† ... Dakota	A. C. Finney.
Felton*•† .....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*•† .....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*•† .....Murray	M. E. Foley.
Gary*•† .....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•† .....McLeod	F. R. ALLEN.
Glenville*•† .....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•† BlueE'th	See Mapleton.
Graceville*•† .... Bigstone	M. S. STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*•† .....Cook	See Duluth.
Grand Meadow*•† .Mower	See Spring Valley.
▲Grand Rapids*•† ...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•† .....Meeker	A. T. Nelson.
▲Hallock*•† .....Kittson	R. R. Hedenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M. Klein.
Hanska* .....Brown	See Madella.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•† .....Fillmore	See Preston.
Hartland*•† .....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY
Hawley*•† .....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Lecman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† .....Otter Tail	See Fergus Falls.
Herman*•† .....Grant	Arthur B. Childress.
Heron Lake*•† ...Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	W. J. POWER.
Hills*•† .....Rock	See Lu Verne.
Hoffman*•† .....Grant	William Schellbach.
Holland*•† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•† ..Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† .....McLeod	H. H. Bonniwell.
Iona*•† .....Murray	See Slayton.
Isanti* .....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	FRED B. FABER.
Janesville*•† ....Waseca	L. D. ROGERS.
Jasper*•† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*•† .....Scott	F. J. Leonard.
Kasson*•† .....Dodge	Robert Taylor.
Kennedy*•† .... Marshall	See Hallock.
Kensington*•† .. Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*•† .....Lesueur	See Waterville.
Kinbrae*† .....Nobles	See Worthington.
Lafayette*† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† ....Wabasha	ALLEN J. GREER.
Lake Crystal*•† BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E. T. Smith.
Lake Park*•† .....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•† ....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•† .McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*. Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•† .....Meeker	C. H. Strobeck.
▲Little Falls*•† ...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•† .....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madella*•† .....Watonwan	BETHER & HAYCROFT.
▲Madison*•† .Lac-qui-Parle	FRANK PALMER.
Madison Lake*•† BlueE'th	See Mankato.
▲Mankato*•† ...Blue Earth	S. B. WILSON.
▲Mantorville*•† .....Dodge	Littleton & McCaughey.
Maple Lake*•† .....Wright	J. E. Madigan.
Mapleton*•† ...Blue Earth	C. J. LAWRISCH.
▲Marshall*•† .....Lyon	VIRGIL B. SEWARD.
Maynard*•† ....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•† .....Stearns	Donahue & Stephens.
Menahga*•† .....Wadena	See Park Rapids.
Merriam Park*•† .Ramsey	Wardell Spencer.
Milaca*•† .....Mille Lacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
" ..... "	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 217 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*•† .....Lyon	See Marshan.
Minnesota Lake*•† F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•† ..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•† .....Clay	EDWIN ADAMS.
▲Mora*•† .....Kanabec	J. C. Pope.
Morgan*•† .....Redwood	Albert Hauser.
Morris*•† .....Stevens	LEWIS C. SPOONER.
Morristown*•† .....Rice	See Faribault.
Morton*•† .....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•† .....Swift	See Benson.
New Duluth*•† .St. Louis	See Duluth.
New London*•† Kandiyo't	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•† .....Scott	E. A. Edgerton.
New Richland*•† .Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	HOIDALE & SOMSEN.
New York Mills*•† Ott'rt'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
Northbranch*•† .Chicago	Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*†.....Rice	R. J. Drake.
North St. Paul*† Ramsey	See St. Paul.
Norwood*†.....Carver	George J. Bradley.
Olivia*† .....Renville	S. R. Miller.
▲Ortonville*†....Bigstone	A. B. KAERCHER.
Osakis*†.....Douglas	F. H. Borchert.
▲Owatonna*†.....Steele	WHEELOCK & SPERRY.
▲Park Rapids*† ..Hubbard	B. F. Wright.
Pelican Rapids*†Ot'r T'il	James T. McCullough
Perham*† .....Otter Tail	M. J. Daly.
Perley*†.....Norman	See Halstad.
▲Pine City*†.....Pine	S. G. L. Roberts.
Pine Island*†...Goodhue	See Zumbrota.
▲Pipestone*†....Pipestone	EVANS & EVANS.
Plainview*† ....Wabasha	J. A. Carley.
Plato*† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*†.....Fillmore	Wells & Hopp.
▲Princeton*† ....Millelacs	J. J. SKAHEN.
Racine*† .....Mower	See Spring Valley.
Raymond*† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*†.Redlake	C. E. Boughton.
▲Red Wing*†....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*†Redw'd	A. C. Doliff.
Renville*†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*†.....Redwood	See Lamberton.
▲Rochester*†.....Olmsted	BURT W. EATON.
Rockdell*.....Olmsted	See Rochester.
Rockford*†.....Wright	D. D. Ames.
▲Roseau* ... .Roseau	R. J. Bell.
Rothsay*†.....Wilkin	See Breckenridge.
Round Lake*†.... Nobles	See Worthington.
Royalton*†.....Morrison	George H. Niles.
Rush City*†.....Chisago	J. D. Markham.
Rushford*†.....Fillmore	G. W. Rockwell.
Rushmore*† .....Nobles	See Worthington.
Ruthton*†.....Pipestone	See Pipestone.
Sacred Heart*† Renville	Erie L. Winge.
Sanborn*† .....Redwood	See Lamberton.
Sandstone*†.....Pine	J. A. Smith.
Sargeant *†.....Mower	See Austin.
Sauk Center*†...Stearns	M. C. Kelsey.
▲Sauk Rapids*† ...Benton	Thomas Van Etten.
▲Shakopee*†.....Scott	J. A. COLLER.
Shelly*†..... Norman	See Ada.
Sherburne*†.....Martin	A. G. T. BROUN.
Silver Lake*†...McLeod	See Glencoe.
▲Slayton*† .....Murray	B. H. Whitney.
Sleepy Eye*† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*†.Dakota	See St. Paul.
Springfield*† .....Brown	George T. Olson.
Spring Grove*†.Houston	O. K. Dahle.
Spring Valley*† Fillmore	J. Q. Farmer.
Staples*† .....Todd	E. F. Gummer.
Starbuck*†.....Pope	O. J. Johnson.
Steen*† .....Rock	See Luverne.
Stephen*† .....Marshall	G. A. Carr.
Stewart*† .....McLeod	See Glencoe.
Stewartville*†...Olmsted	O. E. Hammer.
▲Stillwater*†.Washington	MANWARING & SULLIVAN.
St. Bonifacius*†Hennepin	See Minneapolis.
St. Charles*†.....Winona	E. Hill.
▲St. Cloud*†.....Stearns	D T. CALHOUN.
St. Hilaire*†...Red Lake	J. K. Hannay.
▲St. James*†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*†.....Nicollet	A. A. STONE.
Swanville*†....Morrison	See Little Falls.
Taylor's Falls*†.Chisago	See St. Paul.
Tenhassen .....Martin	See Fairmont.
Thief Riv.F'lls*†Redlake	Henry W. Lee.
Torah*†.....Stearns	See St. Cloud.
Tower*†.....St. Louis	W. G. Bonham.
Tracy*†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*†.. Norman	E. M. Niles.
▲Two Harbors*†.....Lake	JOHN DWAN.
Tyler*† ....Lincoln	H. A. STRICKER.
Ulen*†..... Clay	See Hawley.
Verndale*†.....Wadena	A. B. Kling.
Vernon C'ter*†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*†..... Carver	See Minneapolis.
▲Wadena*†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*† . Redw'd	Mohler & Gooler.
▲Warren*† .....Marshall	A. Grindeland.
▲Waseca*†..... Waseca	JAMES M HANLEY.
Waterville*† ....Lesueur	G. F. Dullam.
Watkins*†.....Meeker	See Eden Valley.
Waverly*†.....Wright	See Buffalo.
Welcome*† .....Martin	G. M. Hopp.
Wells*† .....Faribault	D. A. Odell.
West Concord*†.. Dodge	W. W. Westcott.
West Duluth*†. St. Louis	Pealer & Fesler.
▲Wheaton*† .....Traverse	O'Hair & Murphy.
▲Willmar*† ....Kandiyohi	G H. Otterness.
▲Windom*†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*† Fariba'lt	H L. Bullis.
▲Winona*†..... Winona	WEBBER & LEES.
Winthrop*† ..... Sibley	E. H. Huebner.
Wood Lake*† Yel'w Med.	See Granite Falls.
Woodstock*†. Pipestone	See Pipestone.
▲Worthington*†...Nobles	J. A. TOWN.
Wykoff *† ..... Fillmore	See Spring Valley.
Zumbrota*†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*†....Choctaw	See Kosciusko.
Amory*† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*†..... Lee	Wm. Cox.
▲Batesville*†..... Panola	Lowrey & Perkins.
▲Bay St. Louis*†.Hancock	Bowers, Chaffe & McDonald.
▲Belen* ..... Quitman	James W. Mack.
Belzona*....Washington	See Indianola.
Biloxi*†.....Harrison	WHITE & NEVILLE.
▲Booneville*†.... Prentiss	B. A. P. Selman.
▲Brandon*†..... Rankin	H. S. Cole.
▲Brookhaven*† .. Lincoln	CASSEDY & CASSEDY.
Brookville*†...Noxubee	See Macon.
▲Canton*†.....Madison	F. B. PIATT.
▲Carrollton*†.....Carroll	D. A. McEarchen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*†..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*†... Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia* ..... Marion	Mounger & Mounger.
▲Columbus*† ... Lowndes	WILLIAM BALDWIN.
Como Depot*†... Panola	Kyle & Shouds.
▲Corinth*†.....Alcorn	J. M. Boone.
Crystal Springs*† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*†.....Holmes	J. Wiener.
▲Ellisville*†..... Jones	Shannon & Street.
Enterprise*† .....Clarke	BUCKLEY & HALSELL.
Eupora*†.....Webster	Dunn & Dunn.
▲Fayette*•.....Jefferson	R. L. Corban.
▲Forest*†..... Scott	Jeff. Kent.
▲Friarpoint*†.... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C Patton.
Gloster*†..... Amite	F. A. McClain.
Goodman*†.....Holmes	See Durant.
▲Greenville*† Washington	JAYNE & WATSON.
▲Greenwood*†.... Leflore	L. P. YERGER.
▲Grenada*†..... Grenada	ROBERTSON HORTON.
Gulfport*†.....Harrison	F. M. Evans.
▲Hattiesburg*†..... Perry	S. E. Travis.
▲Hazlehurst*†..... Copiah	J. S. SEXTON.
▲Hernando*†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*†.Marshall	STRICKLAND & GAREY.
▲Houston* .....Chickasaw	Lyon & Stockett.
▲Indianola*†... Sunflower	Baker & Moody.
▲Iuka*† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*†..... Attala	ANDERSON & DAVIS.
Laurel*†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, JR.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*†.....Pike	J. H. Price.
▲Mayersville*... Issaquena	See Rolling Fork.
McComb*†.....Pike	J. B. WEBB.
▲Meadville* ..... Franklin	See Fayette.
▲Meridian*†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello* .... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .... Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†.....Chickasaw	Stovall & Williams.
▲Oxford*†.....Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*.....Neshoba	H. H. Rodgers.
Pickens*† ..... Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† ..... Marion	Henry Mounger.
▲Quitman*† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*†.....Hinds	D. S. Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, JR.
▲Rosedale*†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*†.....Panola	Boothe & Boothe.
▲Scranton*†..... Jackson	BALLARD & BALLARD.
▲Senatobia*†..... Tate	J. F. Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† .....Pike	J. B. Holden.
Tchula*† ..... Holmes	See Lexington.
Terry*† .....Hinds	B. F. Fortner.
▲Tunica*†.....Tunica	Henderson & Bankston.
▲Tupelo*†.....Lee	ALLEN & ROBINS.
Utica*†.....Hinds	See Jackson.
▲Vaiden*†.....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*† ..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*† ....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†.....Lawrence	E. J. WHITE.
Auxvasse*†..... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina.
Barnard*†..... Nodaway	P. J. Hainey.
Belton*†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†..... Saline	See Marshall.
Blackwater*†..... Cooper	See Boonville.
Blairstown*†..... Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†..Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malngen.
▲Boonville*†..... Cooper	W. V. DRAEFEN.
Bosworth*†..... Carroll	C. W. Lawrence.
▲Bowling Green*†... Pike	J. D. HOSTETTER.
Brashear*†.....Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†.....Vernon	See Sheldon.
Brookfield*†.....Linn	A. A. BAILEY.
Browning*†..... Linn	E. B. Fields.
Brunswick*†... Charlton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Calneaville*†.... Harrison	S. P. Davisson.
Calhoun*†.....Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†..... Macon	See Macon City.
Camden Point*†...Platte	See Platte City.
Cameron*†.....Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*†. C. Gir.	B. F. DAVIS.
Carl Junction*†... Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Carterville*†.....Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*• Pemiscot	ROBERTS & HUNT.
▲Caswille*..... Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†...Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†..... Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†..... Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	CHARLES A. LOOMIS.
Chula*† ..... Livingston	R. F. Davis.
Clarence*† ..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly.
Clarksburg*†... Moniteau	See California.
Clarksdale*†..... DeKalb	Brown & Hunt.
Clarksville*† ..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*† .. Nodaway	See Maryville.
▲Clinton*†..... Henry	C. C. DICKINSON.
Clyde* ..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Pattonsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*† .. Lafayette	See Higginsville.
Conway*..... Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*† ..... Holt	See Oregon.
Cowgill*† ..... Caldwell	See Kingston.
Craig*†..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†.....Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*† .... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†..... Jefferson	JOHN L. THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*† ..... Pulaski	W. H. Murphy.
▲Doniphan*†..... Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John. F. Lawder.
Eagleville* ..... Harrison	See Blythdale.
E. Prairie*†..Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*†..... Nodaway	See Maryville.
Elsberry*† ..... Lincoln	W. A. Dudley.
▲Eminence* ..... Shannon	L. B. Shuck.
Ethel*†..... Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale.
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*.St. Francois	M. R. SMITH.
Faucett*† ..... Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore* ..... Andrew	See Savannah.
Flatriver*†..St. Francois	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B Jones.
▲Fredericktown*†Madis'n	E. D Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARK.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*•.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City•.....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†.....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*†.....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Gulliford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†.....Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.....Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†.....Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†.....Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†.....Jackson	ALBERT M. OTT.
Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.....Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†.....Monlteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†.....Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†.....Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†.....Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†.....Jackson (Continued.)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†.....Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*•.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†.....St. Louis	O. G. MUDD.
Knobnoster*†.....Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.....Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†.....Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Rosch.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†.....Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS.
Lowry City*†.....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†.....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†.....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†.....Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†.....Webster	M. SELPH.
Martinsburg*†.....Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Mayville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwine†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*† .. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† .. Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT
▲Nevada*† ..... Vernon	WRIGHT & WRIGHT.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† .. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Nianguа*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ..... Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG.
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† ... Daviess	T. A. Gaines.
Pax* ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† .. Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
▲Platte City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† .... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	S. M. CHAPMAN.
Portland*† ..... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† .. Putnam	E. C. Wickless.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.
Purdin*† ..... Linn	See Laclede.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*† .. Schuyler	W. M. Saxbury.
Quitman*† ..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*† .. Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*† ..... Andrew	See Savannah.
Republic*† ..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*† ..... Bates	TEMPLETON & HALES.
Richland*† ..... Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*† ..... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*† .... Atchison	Hunt & Bailey.
Rockville*† ..... Bates	W. E. Heyle.
Rogersville*† ... Webster	See Marshfield.
▲Rolla*† ..... Phelps	T. M. JONES.
Rosendale*† .... Andrew	See Savannah.
Rothville*† ..... Chariton	See Keytesville.
Russellville*† ..... Cole	See Jefferson City.
Rutledge*† ..... Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*† ..... Jasper	D. M. Roper.
▲Savannah*† .... Andrew	WILLIS G. HINE.
Schell City*† ..... Vernon	See Nevada.
▲Sedalia*† ..... Pettis	JAMES T. MONTGOMERY.
Seneca*† ..... Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*† ..... Worth	See Grant City.
Sikeston*† ..... Scott	J. W. Moore.
Silex*† ..... Lincoln	See Troy.
Skidmore*† .... Nodaway	W. M. Howden.
Slater*† ..... Saline	C. P. STARTS.
Smithton*† ..... Pettis	See Sedalia.
Smithville*† ..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph† .Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*† ..... Christian	See Ozark.
Spickard*† ..... Grundy	J. A. Deuslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*† ..... Gentry	C. A. RATCLIFFE.
▲Steelville*† ..... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*† .De Kalb	J. H. Williams.
▲St. Charles*† . St. Charles	R. C. HAENSSLER.
St. James*† ..... Phelps	See Rolla.
▲St. Joseph*† .. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*† ..... St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR, Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.
Stotts City* .... Lawrence	D. B. Jones.
Stoutsville*† ..... Monroe	See Paris.
Sturgeon*† ..... Boone	Thomas C. Carter.
Sullivan*† ..... Franklin	Charles E. Farrar.
Summer*† ..... Chariton	See Keytesville.
Sweet Springs*† ... Saline	ROBERT FULKERSON.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*† ..... Oregon	S. M. Meeks.
Tina*† ..... Carroll	George D. Williams.
Tipton*† ..... Moniteau	W. F. Quigley.
▲Trenton*† ..... Grundy	HUGH C. SMITH.
Triplett*† ..... Chariton	See Keytesville.
▲Troy*† ..... Lincoln	R. S. Sutton.
Turney*† ..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† ..... Franklin	Charles F. Gallenkamp.
Union Star*† .... De Kalb	Henry Boone.
▲Unionville*† .... Putnam	D. F. CALFEE.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*† ..... Audrain	W. W. Botts.
Verona*† ..... Lawrence	See Monett.
▲Versailles*† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	John W. Terrill.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† .Greene	W. H. Davis.
▲Warrensburg*† .. Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*† .. Franklin	Jesse H. Schaper.
Watson*† ..... Atchison	See Rock Port.
Waverly*† ..... Lafayette	E. M. Edwards.
Wayland*† ..... Clark	See Kahoka.
▲Waynesville*† ..... Pulaski	W. H. Locker.
Weatherby*† .... DeKalb	See Maysville.
Weaubleau*† .... Hickory	Theodore Ruett.
Webb City*† ..... Jasper	REDDING & OWEN.
Wellington*† .. Lafayette	See Lexington.
Wellsville* .Montgomery	Barker & Shackelford.
Wentzville*† . St. Charles	Charles J. Walker.
Westboro*† .... Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*•† .... Howell	OLDEN & ORR.
Wheatland* ..... Hickory	Wm. D. Harryman.
Wheeling*•† ... Livingston	See Chillicothe.
Willow Springs*•† Howell	A. MULLINIX.
Windsor*•† ..... Henry	James P. Allen.
Winfield*•† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*•† ..... Daviess	See Gallatin.
Wyaconda*•† ..... Clark	See Kahoka.
Zenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*•†. Deer Lodge	GEORGE B. WINSTON.
Belt*•† ..... Cascade	Camden Bretz.
▲Bigtimber*•†Sweet Grass	A. G. Hatch
▲Billings*•† ... Yellowstone	W. M. JOHNSTON.
▲Boulder*•† ..... Jefferson	George F. Cowan.
▲Bozeman*•† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*•† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*•† Flath'd	R. L. Oliver.
Deerlodge..*•†Deerlodge	Edward Scharnikow.
▲Dillon*•† .... Beaver Head	JOHN G. WILLIS.
Forsyth*•† ..... Custer	See Miles City.
▲Fort Benton*•† ... Choteau	B. L. Powers.
▲Glasgow*•† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*•† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*•† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*•† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*•† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*•† ..... Flathead	Sanford & Grubb.
▲Lewistown*•† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*•† ..... Custer	J. H. JOHNSTON.
▲Missoula*•† ..... Missoula	THOMAS G. MARSHALL.
Neihart*•† ..... Cascade	Richard Bennett.
▲Phillipsburg*•† .. Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*•† ..... Carbon	George W. Pierson.
Sandcouleee*•† .... Cascade	See Great Falls.
Stevensville*•† .... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*•† . Broadwater	F. X. DOLENTY.
Twin Bridges*•.. Madison	See Virginia City.
▲Virginia City*•† .. Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*•† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*•† ..... Gage	See Beatrice.
▲Ainsworth*•† ..... Brown	P. D. McANDREW.
▲Albion*•† ..... Boone	J. A. Price.
Alexandria*•† ..... Thayer	See Hebron.
Allen*•† ..... Dixon	See Randolph.
Alliance*•† ..... Boxbutte	Wm. Mitchell.
▲Alma*•† ..... Harlan	THOMAS L. PORTER.
Ansley*•† ..... Custer	Judson C. Porter.
Arapahoe*•† ..... Furnas	J. H. Mooney.
Arcadia*•† ..... Valley	John Wall.
Arlington*•† . Washington	W. S. Cook.
Ashland*•† ..... Saunders	W. B. CLARK.
Ashton*•† ..... Sherman	See Loup City.
Atkinson*•† ..... Holt	A. Scarly.
▲Auburn*•† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*•† ..... Hamilton	FRANK COYKENDALL.
Avoca*•† ..... Cass	C. E. Tefft.
Axtell*•† ..... Kearney	See Minden.
Bancroft*•† ..... Cuming	H. L. Keefe.
Barneston*•† ..... Gage	See Blue Springs.
▲Bartlett*..... Wheeler	Bishop & Anderson.
Bartley*•† ..... Redwillow	See McCook.
▲Bassett*•† ..... Rock	J. A. Douglas.
Battlecreek*•† ... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills* ..... Knox	See Creighton.
▲Beatrice*•† ..... Gage	HAZLETT & JACK.
▲Beaver City*•† ..... Furnas	Kelley & Keyes.
Beaver Crossing*•† S'w'rd	Horney & Evans.
Beemer*•† ..... Cuming	See West Point.
Belden*•† ..... Cedar	See Randolph.
Bellwood*•† ..... Butler	See David City.
Belvidere*•† ..... Thayer	See Hebron.
Benedict*•† ..... York	See York.
▲Benkelman*•† ..... Dundy	James & Eberhart.
Bennett*•† ..... Lancaster	W. A. Hartley.
Bennington*•† ... Douglas	H. B. Waldron.
Berlin*•† ..... Otoe	See Nebraska City.
Bertrand*•† ..... Phelps	R. J. Ahara.
Bigspring*•† ..... Deuel	See Ogallala.
▲Blair*•† ..... Washington	WALTON & MUMMERT.
Bloomfield*•† ..... Knox	W. De Funk.
▲Bloomington*•†. Franklin	A. H. Byrum.
Blue Hill*•† ..... Webster	R. A. SIMPSON.
Bluesprings*•† ..... Gage	C. S. Otis.
Boelus*•† ..... Howard	S. A. Robinson.
Bradshaw*•† ..... York	John A. Brumsey.
Brainard*•† ..... Butler	A. K. Smith.
▲Brewster*..... Blaine	E. H Riggs.
Brock*•† ..... Nemaha	See Auburn.
▲Broken Bow*•† ..... Custer	J. R. DEAN.
Bromfield*•† ..... Hamilton	William Glover.
Bruning*•† ..... Thayer	See Hebron.
Brunow*•† ..... Butler	See David City.
Burchard*•† ..... Pawnee	Henry Matters.
Burr*•† ..... Otoe	See Douglas.
▲Burwell*•† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*•† ..... Custer	R. E. Brega.
Cambridge*•† ..... Furnas	S. O. Simonds.
Campbell*•† ..... Franklin	Sheppard & Black.
Carleton*•† ..... Thayer	V. O. Rewick.
Carroll*•† ..... Wayne	See Wayne.
Cedarbluffs*•† .. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*•† ... Merrick	P. S. HEATON.
Ceresco*•† ..... Saunders	See Wahoo.
▲Chadron*•† ..... Dawes	A. W. CRITES.
▲Chappell*•† ..... Deuel	E. D Hamilton.
Chester*•† ..... Thayer	See Hebron.
Clarks*•† ..... Merrick	See Central City.
Clarkson*•† ..... Colfax	See Leigh.
Clatonia*•† ..... Gage	See Cortland.
▲Clay Center*•† ..... Clay	AMBROSE C. EPPERSON.
Cody*•† ..... Cherry	See Valentine.
Coleridge*•† ..... Cedar	See Randolph.
Colon*•† ..... Saunders	See Wahoo.
▲Columbus*•† ..... Platte	McALLISTER & CORNELIUS
Concord*•† ..... Dixon	See Ponca.
Cook*•† ..... Johnson	See Tecumseh.
Cordova*•† ..... Seward	See Seward.
Cortland*•† ..... Gage	F. A. Burling.
Cozad*•† ..... Dawson	J. S. GOOD.
Crab Orchard*•† Johnson	E. B. Laflin.
Craig*•† ..... Burt	See Tekamah.
Crawford*•† ..... Dawes	W. H. Fanning.
Creighton*•† ..... Knox	O. W. Rice.
Creston*•† ..... Platte	J. T. Morris.
Crete*•† ..... Saline	FAYETTE L. FOSS.
Culbertson*•† . Hitchcock	L. H. Blackledge.
Curtis*•† ..... Frontier	W. H. Latham.
Dakota*•† ..... Dakota	F. A. WOOD.
Danbury*•† .. Redwillow	See Indianola.
Dannebrog*•† ... Howard	Rasmus Hannibal.
Davenport*•† ..... Thayer	M. S. Gray.
▲David City*•† ..... Butler	HASTINGS & HALL.
Dawson*•† ... Richardson	See Falls City.
Daykin*•† ..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*•† ..... Saline	See Wilber.
Diller*•† ..... Jefferson	See Fairbury.
Dixon*•† ..... Dixon	See Ponca.
Dodge*•† ..... Dodge	G. W. Rosa.
Doniphan*•† ..... Hall	See Grand Island.
Dorchester*•† ..... Saline	See Crete.
Douglas*•† ..... Otoe	Charles H. Marshall.
Dubois*•† ..... Pawnee	See Pawnee City.
Dunbar*•† ..... Otoe	B. S. Littlefield.
Eagle*•† ..... Cass	See Lincoln.
East Omaha ..... Douglas	See Omaha.
Edgar*•† ..... Clay	Christy & Baden.
Elba* ..... Howard	See St. Paul.
Elgin*•† ..... Antelope	See Oakdale.
Elk Creek*•† ..... Johnson	See Tecumseh.
Elkhorn*•† ..... Douglas	See Waterloo.
Elm Creek*•† ..... Buffalo	See Kearney.
Elmwood*•† ..... Cass	W. D. Dermie.
Elsie*•† ..... Perkins	M. L. Mead.
▲Elwood*•† ..... Gosper	A. M. White.
Emerson*•† ..... Dixon	J. Leonard.
Eustis*•† ..... Frontier	See Curtis.
Exeter*•† ..... Fillmore	See Geneva.
▲Fairbury*•† ..... Jefferson	C. H. DENNEY.
Fairfield*•† ..... Clay	J. L. Epperson & Son.
Fairmont*•† ..... Fillmore	See Geneva.
Falls City*•† .. Richardson	J. R. WILHITE.
Farnam*•† ..... Dawson	See Elwood.
▲Filley*•† ..... Gage	See Crab Orchard.
Firth*•† ..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*•† ..... Franklin	H. Whitmore.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
▲Fremont*•† .....Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*•† .....Saline	J. Palmer.
▲Fullerton*•† .....Nance	W. F. Critchfield.
▲Gandy* .....Logan	See North Platte.
▲Geneva*•† .....Fillmore	FRANK W. SLOAN.
Genoa*•† .....Nance	M. V. Moudy.
▲Gering*..... Scott's Bluff	M. J. Huffman.
Germantown*•† ..Seward	See Seward.
Gibbon*•† .....Buffalo	G. W. Cherrington.
Giltner* .....Hamilton	N. B. Payne.
Glenville*•† .....Clay	See Fairfield.
Gordon*•† .....Sheridan	S. H. Ladd.
Gothenburg*•† ...Dawson	J. M. Ellingsworth.
Grafton*•† .....Fillmore	See Geneva.
▲Grand Island*•† .....Hall	CHARLES G. RYAN.
▲Grant*•† ..... Perkins	B. F. Hastings.
▲Greeley* .....Greeley	G. W. Scott.
Greenwood*•† .....Cass	See Ashland.
Gresham*•† .....York	See York.
Gretna*•† .....Sarpy	See Papillion.
Guiderock*•† .....Webster	See Red Cloud.
Haigler*•† .....Dundy	See Belkelman.
Hallam•† .....Lancaster	See Lincoln.
Hampton*•† ....Hamilton	See Aurora.
Hardy*•† .....Nuckolls	See Superior.
▲Harrisburg* .....Banner	W. R. Hampton.
▲Harrison*•† .....Sioux	G. Guthrie.
▲Hartington*•† .....Cedar	MILLER & READY.
Harvard*•† .....Clay	L. G. Hurd.
▲Hastings*•† .....Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*•† ...Lancaster	See Lincoln.
▲Hayes Center* .....Hayes	A. G. Ready.
Hay Springs*•† ..Sheridan	J. E. Gilmore.
▲Hebron*•† .....Thayer	J. T. McCUISTION.
▲Hemingford*•† Boxbutte	W. M. Iodence.
Henderson*•† .....York	See York.
Herman*•† ...Washington	See Blair.
Hickman*•† ....Lancaster	W. B. Morrison.
Hildreth*•† .....Franklin	See Holdrege.
▲Holdrege*•† .....Phelps	ROBERT ST. CLAIR.
Holstein*•† .....Adams	See Hastings.
Homer* .....Dakota	See Dakota City.
Hooper*•† .....Dodge	See Fremont.
Howe*•† .....Nemaha	See Auburn.
Howell*•† .....Colfax	See Leigh
Hubbell*•† .....Thayer	See Hebron.
Humboldt*•† . Richardson	E. A. TUCKER.
Humphrey*•† .....Platte	R. P. Drake.
▲Hyannis*•† .....Grant	W. L. Matthews.
▲Imperial*•† .....Chase	S. S. Bishop.
Indianola*•† .. Redwillow	J. S. PHILLIPS.
Ithaca*•† .....Saunders	See Wahoo.
Jackson*•† .....Dakota	Ed. T. Kearney.
Jansen*•† .....Jefferson	See Fairbury.
Johnson*•† .....Nemaha	I. H. Clagett.
Julian*•† .....Nemaha	Francis Brown.
Juniata*•† .....Adams	S. L. Brass.
Kearney*•† .....Buffalo	WARREN PRATT
Kenesaw*•† .....Adams	S. H. Smith.
Kennard*•† ..Washington	See Blair.
▲Kimball*•† .....Kimball	J. J. Kinney.
Laurel*•† .....Cedar	F. P. Voter.
Lawrence*•† ....Nuckolls	See Nelson.
Lebanon*•† .. Redwillow	See Indianola.
Leigh*•† .....Colfax	W. H. Carleton.
▲Lexington*•† .....Dawson	E. A. COOK.
Liberty*•† .....Gage	See Beatrice.
¶▲Lincoln*•† ....Lancaster	F. A. BOEHMER, 1041 O Street. Refers to American Exchange National Bank.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia National Bank
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*•† .....Platte	Edw. A. Brodboll.
Linwood*•† .....Butler	See David City.
Litchfield*•† ....Sherman	See Loup.
Lodgepole*•† ...Cheyenne	See Sidney.
Longpine*•† ..... Brown	J. S. Davisson.
Loomis*•† .....Phelps	Thomas L. Doherty.
Louisville*•† .....Cass	See Plattsmouth.
▲Loup*•† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*•† .....Burt	Fremont Everett.
▲Madison*•† .....Madison	WILLIS E. REED.
Madrid*•† .....Perkins	See Grant.
Malmo*•† .....Saunders	See Wahoo.
Marquette*•† ...Hamilton	See Aurora.
Mason City*• .....Custer	See Ansley.

Town and County.	Name.
Maywood*•† .....Frontier	See Stockville.
▲McCook*•† .....Redwillow	C. E. ELDRED
McCool Junction*•† York	See York.
Mead*•† ..... Saunders	See Wahoo.
MeadowGrove*•† Madison	See Norfolk.
Merna*•† ..... Custer	See Broken Bow.
Milford*•† ..... Seward	T. A. Healey.
Millard*•† ..... Douglas	J. O. Detweiler.
Miller*•† ..... Buffalo	O. F. Hamilton.
Milligan*•† .....Fillmore	See Geneva.
▲Minden*•† ..... Kearney	L. W. HAGUE.
Monroe* .....Platte	See Columbus.
Morseblutt*•† ...Saunders	See Wahoo.
▲Mullen*•† ..... Hooker	See Thedford.
Murdock*•† ..... Cass	H. R. Neitzel.
Murray*•† ..... Cass	See Plattsmouth.
▲Nebraska City*•† ....Otoe	WILLIAM HAYWARD.
Nehawka*•† ..... Cass	See Weeping Water.
▲Neligh*•† .....Antelope	Charles H. Kelsey.
▲Nelson*•† .....Nuckolls	COLE & BROWN.
Nemaha*•† ..... Nemaha	See Auburn.
New Castle*•† .....Dixon	See Ponca.
Newman Grove*•† Madi'n	C. A. Randall.
Newport*•† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Mcholm.
Norfolk*•† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*•† .....Dodge	Ernest Kern.
▲North Platte*•† ..Lincoln	H. S. RIDGELY.
Oak*•† ..... Nuckolls	See Nelson.
Oakdale*•† ..... Antelope	M. B. Putney.
Oakland*•† ..... Burt	W. D. Smith.
Odell*•† ..... Gage	See Blue Springs.
▲Ogallala*•† .....Keith	Albert Muldoon.
Ohiowa*•† ..... Fillmore	C. A. Fowler.
▲Omaha*•† ..... Douglas	T. W. BLACKBURN, McCagne Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*•† ..... Holt	M. F. HARRINGTON.
Ong*•† ..... Clay	S. W. Christy.
Orchard*•† ..... Antelope	See O'Neill.
▲Ord*•† ..... Valley	H. E. OLESON.
Orleans*•† ..... Harlan	Beresford & Simpson.
▲Osceola*•† ..... Polk	M. A. Mills.
Osmond*•† ..... Pierce	Wm. H. Chappell.
Overton*•† ..... Dawson	See Lexington.
Oxford*•† ..... Furnas	J. H. Sherwood.
Page*•† ..... Holt	See O'Neill.
Palisade*•† .... Hitchcock	See Hayes Center.
Palmer*•† ..... Merrick	See Central City.
Palmyra*•† ..... Otoe	Charles A. Sweet.
Panama*• .....Lancaster	John T. Marshall.
▲Papillion*•† .....Sarpy	James Hassett.
▲Pawnee City*•† ... Pawnee	G. E. BECKER.
▲Pender*•† .....Thurston	G. T. Graves.
Peru*•† ..... Nemaha	See Auburn.
Petersburg*•† .....Boone	O. F. Plum.
Phillips*•† ..... Hamilton	See Aurora.
▲Pierce*•† ..... Pierce	Douglas Cones.
Pilger*•† ..... Stanton	See Stanton.
Plainview*•† ..... Pierce	J. A. WILLIAMS.
Platte Center*•† ....Platte	George N. Hopkins.
▲Plattsmouth*•† ..... Cass	BYRON CLARK.
Pleasanton*•† ..... Buffalo	See Kearney.
Plymouth*•† ....Jefferson	See Fairbury.
▲Ponca*•† ..... Dixon	J. J. McCarthy.
Prague*•† .....Saunders	See Wahoo.
Ragan*•† ..... Harlan	See Alma.
Randolph*•† .....Cedar	G. W. Wiltsie.
Ravenna*•† ..... Buffalo	J. E. Mellett.
▲Red Cloud*•† ..... Webster	E. W. OVERMAN.
Republican City*•† Harlan	N. J. Ludi.
Reynolds*•† .....Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*•† .... Franklin	See Red Cloud.
Rogers*•† ..... Colfax	See Schuyler.
Rulo*•† .....Richardson	George D. Kirk.
Rushville*•† .....Sheridan	C. L. DAVIS.
Salem*•† .....Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*•† ..... Clay	See Sutton.
▲Schuyler*•† ..... Colfax	C. J. PHELPS.
Scribner*•† ..... Dodge	Henry M. Kidder.
▲Seward*•† ..... Seward	J. E. THOMAS.
Shelby*•† ..... Polk	See Osceola.
Shelton*•† ..... Buffalo	J. F. Walker.
Shickley*•† .... Fillmore	C. W. Price & Co.
Shubert*•† ....Richardson	See Falls City.
▲Sidney*•† ..... Cheyenne	LEROY MARTIN.
Silver Creek*•† ...Merrick	See Central City.
Smithfield*•† .....Gosper	See Elwood.
Snyder*•† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*†..... Cass	See Greenwood.
South Omaha*† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*†.....Sarpy	See Papillion.
▲Springview*.....Keyapaha	C. E. Lear.
Stamford*†..... Harlan	See Orleans.
▲Stanton*†.....Stanton	A. A. KEARNEY.
Staplehurst*†.... Seward	See Seward.
St. Edward*†.....Boone	J. E. Wilson.
▲St. Paul*† .....Howard	B. D. HAYWARD.
Steinauer*†.....Pawnee	See Pawnee City.
Stella*†.....Richardson	See Falls City.
Sterling*†.....Johnson	E. R. Hitchcock.
▲Stockville*.....Frontier	L. H. Cheney.
Strang*†.....Fillmore	G. D. Mathewson.
Stratton*†.... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*†..... Holt	J. A. Rice.
Sumner*†.....Dawson	See Lexington.
Superior*†.....Nuckolls	C. E. Adams.
Surprise*†.....Butler	See David City.
Sutherland*† ....Lincoln	See North Platte
Sutton*†.....Clay	E. E. Hairgrove.
Swanton*†.....Saline	See Wilber.
Syracuse*†..... Otoe	J. W. EATON.
Tablerock*†.....Pawnee	See Pawnee City.
Talmage*†..... Otoe	D. W. Livingston.
▲Taylor* .....Loup	C. I. Bragg.
▲Tecumseh*† ....Johnson	S. P. DAVIDSON.
▲Tekamah*† .....Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†.....Thomas	John H. Evans.
Tilden*†.....Madison	F. L. Putney.
Tobias*†..... Saline	See Fairbury.
▲Trenton*† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*†.....Butler	C. M. Skiles.
Unadilla*†..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†.....Seward	H. M. Coleman.
▲Valentine*†..... Cherry	F. M. Walcott.
Valley*†.....Douglas	See Omaha.
Valparaiso*†... Saunders	See Wahoo.
Verdigris*.....Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†.....York	See York.
▲Wahoo*†..... Saunders	M. NEWMAN.
Wakefield*†.....Dixon	J. H. Brown.
Wallace*†.....Lincoln	See Grant.
Wauneta*†.....Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†.....Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†... Cass	A. L. Timblin.
Western*†..... Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†....Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dailey.
Wilsonville*†.....Furnas	See Beaver City.
Winside*† .....Wayne	H. E. Simons.
Winer*†.....Cuming	Oliver Gleson.
Woodlake*†..... Cherry	See Valentine.
Wood River*†.....Hall	O. M. Quackenbush.
Wymore*†..... Gage	A. D. McCandless.
▲York*† .....York	BATES & KIRKPATRICK.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*†..... Lander	W. D. Jones.
▲Belmont*.....Nye	See Austin.
Candelarias†... Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*•... Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*†..... Washoe	S. SUMMERFIELD.
" "	OSCAR J. SMITH.
▲Stillwater..... Churchill	T. H. Kent.
▲Virginia City*†..... Storey	W. E. F. DEAL.
Wadsworth*†.....Washoe	See Reno.
▲Winnemucca*†Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Town and County.	Name.
▲Alton*†..... Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†..... Grafton	Dearborn & Chase.
Canaan*†..... Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†..... Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†.. Cheshire	See Peterboro.
Epping*†.... Rockingham	W. H. Drury.
▲Exeter*†..... Rockingham	EASTMAN & HOLLIS.
Farmington*†.. Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*† .. Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†..... Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	JOHN E. ALLEN.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†..... Belknap	Hibbard & Hibbard.
▲Lancaster*†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†..... Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor
▲Manchester*†.. Hillsboro	CYRUS H. LITTLE.
Meridith*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†.Carroll	See Conway.
Orford*..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*†. Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†.... Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rock'ham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† .. Strafford	LESLIE P SNOW.
Salmon Falls*† Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS
Sunapee* ..... Sullivan	George Dodge.
Suncook*†... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*† ..... Cheshire	See Keene.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†.... Coos	C. E. Wright.
Wilton*† ..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†.....Grafton	Scott Sloane.

NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*† .....Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†. Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†.. Hudson	See Bayonne.
Beverly*†..... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†. Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†. Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†.... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†. Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Carlstadt*• † ..... Bergen	See Hackensack.
Cedarville*• † Cumberland	B. T. Powell.
Chatham*• † ..... Morris	A. PHILETUS KONKLE.
Clayton*† ..... Gloucester	See Woodbury.
Clinton*• † ..... Hunterdon	See Flemington.
Closter*• † ..... Bergen	C. B. Harvey.
Collingswood*• .. Camden	See Camden.
Cramer Hill*† .... Camden	See Camden.
Cranbury† ..... Middlesex	A. S. Appelget.
Cranford*• † ..... Union	See Rahway.
Deckertown*• † .... Sussex	Henry C. Hunt.
Dover*• † ..... Morris	B. W. ELLICOTT.
East Orange*† ..... Essex	JEROME D. GEDNEY.
Eatontown*• † Monmouth	See Long Branch.
Egg Harbor City*• † Atlan.	A. Stephany.
▲Elizabeth*• † ..... Union	P. H. GILLHOOLY.
Elmer*• † ..... Salem	Abram Cochran.
Englewood*• † ..... Bergen	George R. Dutton.
Farmingdale*• † Monm'th	See Freehold.
▲Flemington*• † Hunterdon	WILLARD C. PARKER.
Fort Lee* ..... Bergen	See Hoboken.
Franklin*• ..... Essex	See Newark.
▲Freehold*• † ... Monmouth	FRANK P. McDERMOTT.
Frenchtown*• † Hunterd'n	L. D. Hagaman.
Glassboro*• † . Gloucester	See Woodbury.
Gloucester City*• † Camd'n	See Camden.
Guttenburg*† .... Hudson	See Hoboken.
▲Hackensack*• † ... Bergen	JAMES M. VAN VALEN.
Hackettstown*• † . Warren	J. C. Allen.
Haddonfield*• † ... Camden	Chas. R. Stevenson.
Hammonton*• † .. Atlantic	A. J. King.
Harrison*• † ..... Hudson	See Jersey City.
Hightstown*• † .... Mercer	R. M. J. SMITH.
Hoboken*• † ..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*• † ..... Mercer	John S. Van Dike.
Irvington *† ..... Essex	See Newark.
Jamesburg*• † . Middlesex	See New Brunswick.
▲Jersey City*• † .... Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney† ..... Hudson	See Jersey City.
Keyport*• † .... Monmouth	B. B. Ogden.
Lakewood*• † ..... Ocean	T. J. R. Brown.
Lambertville*• . Hunter'n	WALTER F. HAYHURST.
Long Branch*• † Monm'th	HENRY S. TERHUNE.
Madison*• † ..... Morris	C. A. Rathbun.
Manasquan*• † . Monmouth	H. H Wainright.
Matawan*• † .. Monmouth	See Long Branch.
▲May's Landing*• † Atlantic	See Atlantic City.
Medford*• † .. Burlington	See Mount Holly.
Merchantville*• † Camden	See Camden.
Metuchen*• † .. Middlesex	See New Brunswick.
Millburn*• † ..... Essex	See Orange.
Millville*• † . Cumberland	Martin W. Lane.
Montclair*• † ..... Essex	EDWIN B. GOODELL.
Moorestown*• † Burlingt'n	S. K. Robbins.
▲Morristown*• † .... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*• † Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*• † ..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*• † . Mid'sx	HOWARD A. REYNOLDS.
New Durham*• † .. Hudson	See Jersey City.
▲Newton*• † ..... Sussex	Theodore Simonson.
Ocean City*• † . Cape May	A. A. Howell.
Ocean Grove*† Monmouth	See Asbury Park.
Orange*• † ..... Essex	BLAKE & HOWE.
Oxford*• † ..... Warren	See Belvidere.
Palmyra*• † .... Burlington	See Burlington.
Passaic*• † ..... Passaic	JOHN T. VAN RIPER.
▲Paterson*• † ..... Passaic	FREDERICK F. SEARING.
Paulsboro*• † . Gloucester	See Woodbury.
Pemberton*• † . Burlington	See Mt. Holly.
Penn Grove*• † .... Salem	See Salem.
Pennington*• † .... Mercer	T. D. Darling.
Perth Amboy*• † Middlesex	JOSEPH E. STRICKER.
Phillipsburg*• † .. Warren	SMITH & BRADY.
Plainfield*• † ..... Union	CHARLES A. REED.
Pleasantville*• † . Atlantic	See Atlantic City.
Point Pleasant*• † . Ocean	Thomas Curtis.
Princeton*• † ..... Mercer	FERGUS A. DENNIS.
Rahway*• † ..... Union	LESLIE LUPTON.
Raritan*• † ..... Somerset	See Somerville.
Redbank*• † .... Monmouth	EDMUND WILSON.
Ridgewood*• † .... Bergen	Cornelius Doremus
Riverside*• † .. Burlington	See Burlington.
Rockaway*• † ..... Morris	John F. Stickle.
Rutherford*• † .... Bergen	ADDISON ELY.
▲Salem*• † ..... Salem	JONATHAN W. ACTON.
Seabright*• † .. Monmouth	See Atlantic Highlands.
Sea Isle City*• † . Cape May	Thos. W. Sudlum.
▲Somerville*• † ... Somerset	JAMES J. BERGEN.
South Amboy*• † Middlesex	See Perth Amboy.
South Orange*• † ... Essex	See Orange.
South River*• † Middlesex	See New Brunswick.
Summit*• † ..... Union	LEROY A. GIBBY.
Swedesboro*• † Gloucester	Edgar Shivers.
▲Toms River*• † ..... Ocean	J. W. Carmichael.
Town of Union† .. Hudson	See Hoboken.
¶▲Trenton*• † ..... Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Companies in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*• † ..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*• † Burlingtn	See Mount Holly.
Vineland*• † . Cumberland	HENRY S. ALVORD.
Washington*• † ... Warren	OSCAR JEFFERY.
Weehawken*• † .... Hudson	See Hoboken.
Westfield*• † ..... Union	See Elizabeth.
West Hoboken*• † Hudson	A. A. Rich.
West New York .. Hudson	See Hoboken.
Woodbridge*• † Middlesex	See Rahway.
▲Woodbury*• † . Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*• ..... Otero	William A. Hawkins.
▲Albuquerque*• † Bernalillo	LESTER & MITCHELL.
▲Aztec* ..... San Juan	Robert C. Prewitt.
▲Carlsbad*• † ..... Eddy	FREEMAN & CAMERON.
▲Clayton*• † ..... Union	O. T. Toombs.
Deming*• † ..... Grant	S. M. Ashenfelter.
East Las Vegas*† . San Mig'l	A. A. Jones.
Eddy ..... Eddy	See Carlsbad.
Gallup*• † ..... Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲LasCruces*• † . Donna Ana	BONHAM & LLEWELLYN.
▲LasVegas*• † .. San Miguel	W. G. HAYDEN.
▲Lincoln* ..... Lincoln	E. W. HULBERT.
▲Los Lunas*• † ..... Valencia	See Albuquerque.
Magdalena*• † .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*• † ..... Colfax	CHARLES SPRINGER.
▲Roswell*• † ..... Chaves	Alexander J. Nisbet.
SanMarcial*• † .... Socorro	See Socorro.
¶▲Santa Fe*• † ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*• † ..... Grant	BARNES & APPEL.
▲Socorro*• † ..... Socorro	W. H. WINTER.
Springer*• † ..... Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. RioAr'ba	See Santa Fe.
Whiteoaks* .. .. Lincoln	Watson & Lund.

NEW YORK.

Adams*• † ..... Jefferson	A. F. & T. F. Saunders.
Addison*• † ..... Steuben	DELMAR M. DARRIN.
Afton*• † ..... Chenango	George A. Haven.
Akron*• † ..... Erie	Paxon & Paxon.
¶▲Albany*• † ..... Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Attorneys for National Commercial Bank.
▲Albion*• † ..... Orleans	SIGNOR & WAGE.
Alfred* ..... Allegany	See Hornellsville.
Allegany*• † . Cattaraugus	W. C. Overton.
Amenia*• † ..... Dutchess	George H. Swift.
Amityville*• † ..... Suffolk	S. P. Hildreth.
Amsterdam*• † ... Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*• † ..... Allegany	CLAYTON L. EARLEY.
Angelica*• † ..... Allegany	D. D. Dickinson.
Antwerp*• † ..... Jefferson	John C. Troian.
Arcade*• † ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*• † ..... Wyoming	O. H. & W. E. Hopkins
▲Auburn*• † ..... Cayuga	AMASA J. PARKER.
Aurora*• † ..... Cayuga	John A. Hudson

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*† .. Chenango	George I. Skinner.
Baldwinsville*† . Onond'a	Fred. A. Marvin.
▲Ballston Spa*† .. Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ... Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† .. Montg'y	H. L. Huston.
▲Canandalgua*† .. Ontario	HOMER J. REED.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† .. St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*† Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ... Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*† Catta'agus	D. E. Powell.
Cazenovia*† .... Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherrycr'k*† . Chaut'qua	E. M. Curtis.
Cherry Valley*† . Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† .. Madison	Charles Kellogg.
Churchville*† .... Monroe	See Brockport.
Cincinnatus*... Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*† Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*† ... Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† .... Putnam	W. H. Haldane.
Collegepoint*† ... Queens	Wm. Sutter.
▲Cooperstown*† ... Otsego	Charles T. Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† . Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† .... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Danasville*† ... Livingston	B. G. FOSS.
Dayton*† ... Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry *† Westch'r	Townsend & McClelland.
Dolgeville*† ... Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*† . Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† .. Chautauqua	STEARNS & WARNER.
Earlville *† .... Chenango	S. B. Cloyes.
East Aurora *† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† .. Ontario	See Canandalgua.
East Hampton*† . Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† .... Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*† Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*† . Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill on Hds'n*† Dutc's	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† .... Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† . Washington	See Sandy Hill.
Fort Edward*† Wash'ton	A. D. Wait.
Fort Plain*† Montgom'ry	D. C. Shults.
Frankfort*† ... Herkimer	H. H. Ingham.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† . Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† .... Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*† Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOBKINS.
Gilbertsville*† .... Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† ..... Warren	A. J. CHERITREE.
Gloversville*† .... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*† St. Law'ce	Conger & Orvis.
Gowanda*† . Cattaraugus	F. J. Blackman.
Granville*† . Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*† . Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*† . Rockland	THOMAS H. LEE.
Hempstead*● ..... Nassau	A. R. Griffin.
▲Herkimer*† ... Herkimer	GEORGE H. BUNCE.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† . Monroe	C. A. Stuart.
Hoosick Falls*† Renss'r	GEO. E. GREENE.
Hornellsville*† .. Steuben	BEARD & ALLEN.
Horseheads*† .. Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ... Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† . Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ..... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*● ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo. Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*† . Rensel'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D. S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*† . Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*● .... St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*•.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*• .....Otsego	J. V. Guernsey.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*†.... Dutchess	Collins Sheldon.
Mineola*† .....Nassau	See Jamaica.
Mohawk*†.... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†... Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Westc'ter	FRANK A. BENNETT.
Naples*† .....Ontario	Lincoln & Lincoln.
Newark*† .....Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*†.....Orange	A. H. F. SEEGER.
▲New City*•..... Rockland	See Spring Valley.
New Paltz*†.....Ulster	J. N. Vanderlyn.
Newport*†.....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Caraval"
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
▲New York City*† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 208 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*† ..... Broome	See Deposit.
North Collins*†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*†.....Fulton	Lee S. Anibal.
▲Norwich*† ....Chenango	GEO. W. RAY.
Norwood*†.St. Lawrence	Willis J. Fletcher.
Nunda*†.....Livingston	E. C. Olney.
Nyack*†.....Rockland	See Haverstraw.
Oakfield*†.....Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	MALBY & LUCEY.
Olean*† .....Cattaraugus	FRED L. EATON.
Oneida*† .....Madison	H. W. COLEY.
Oneonta*† .....Otsego	George M. Bristol.
▲Oswego*†.....Oswego	COON & BENTLEY.
▲Ovid*†.....Seneca	Benjamin Franklin.
▲Owego*†.....Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*†.....Nassau	Herbert L. Fordham.
Painted Post*†..Steuben	See Corning.
Palmyra*† .....Wayne	H. K. DURFEE.
Parish*† .....Oswego	H. D. Nutting.
Patchogue*† .....Suffolk	Walter H. Jaycox.
Pawling*†.....Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*†.....Yates	KNOX.
Perry*†.....Wyoming	Morris A. Lovejoy.
Phelps*† .....Ontario	Samuel S. Partridge.
Philadelphia*†..Jefferson	J. F. Larue.
Phoenix*†..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*† ..Dutchess	Frank Eno
▲Plattsburg*†.....Clinton	JOHN B. RILEY.
Poland*† .....Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JEROME A. PECK.
Port Henry*†.....Essex	Rowe & Pyrke.
Port Jefferson*†. Suffolk	Thomas J. Ritch, Jr.
Port Jervis*† ....Orange	C. E. CUDDEBACK.
Potsdam*†. St. Lawrence	A. X. PARKER.
▲Poughkeepsie*†Dutchess	BENJ. M. FOWLER.
Prattsburg*• .....Steuben	James Flaherty.
Pulaski*† .....Oswego	S. C. HUNTINGTON.
Randolph*†.Cattaraugus	Crowley & Terry.
Redcreek*†..... Wayne	C. O. Peterson.
Red Hook*†.....Dutchess	J. W. Kieffer.
Rensselaer*•...Rensselaer	See Troy.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J. D. Reed.
▲Richmond*†...Richmond	See New York City.
Richmondville*†..S'h'rie	E. A. Dox.
Ripley*† ....Chautauqua	See Jamestown.
▲Riverhead*† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N. Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*† Nas'u	John Lyon.
Rome*†.....Oneida	McMAHON & MASON.
Rondout*† .....Ulster	JOHN G. VAN ETTEN.
Roslyn*† .....Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*† ....Suffolk	George C. Raynor.
Salamanca*†Catt'raugus	ANSLEY & SPENCER.
Salem*† .....Washington	Fred Fraser.
Sandycreek*• ....Oswego	U. Bartlett.
Sandyhill*† ....Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† ..... Ulster	EGBERT WHITAKER.
Sayville*† ..... Suffolk	See Patchogue.
▲Schenectady*† .Sc'n't'dy	EVERETT SMITH.
Schenevus*†.....Otsego	Graham & Baldwin.
▲Schoharie*†...Schoharie	C. W. Hinman.
Schuylerville*†.Saratoga	W. E. Bennett.
Scio*†.....Allegany	See Wellsville.
Seneca Falls*†....Seneca	HAMMOND & HAMMOND.
Sherburne*†....Chenango	Charles A. Fuller.
Sherman*† ..Chautauqua	See Jamestown.
Shortsville*† ....Ontario	W. C. Ellis.
Sidney*† .....Delaware	WILLIAM THORP.
Silver Creek*†.Ch'ta'qua	C. G. Babcock.
Sinclairville*†.. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAMUEL WATSON.
Skaneateles*†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. • Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•† .. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mfg m'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Attorneys for Third National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•† ..... Essex	See Port Henry
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•† Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Waraaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*† ..... Orange	F. V. Sanford.
Waterford*•† .... Saratoga	J. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† .... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•†. Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•†. Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•†..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•†..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•†.... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville*..... Mitchell	J. H. Greene.
▲Bayboro*..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard*..... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•†..... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*..... Tyrrell	T. H. Woodley.
▲Columbus*..... Polk	See Hendersonville.
▲Concord*•†..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† ..... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•†..... Harnett	J. C. Clifford.
▲Durham*•†..... Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasqu'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•†..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	A. G. Manguin.
▲Gatesville*..... Gates	L. L. Smith.
▲Goldsboro*•†..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•†..... Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†...Guilford	E. D. STEELE.
▲Hillsboro*•†..... Orange	John W. Graham.
▲Jackson* ..Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson*..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*•†Clev'd	See Gastonia.
▲Kinston*•†..... Lenoir	W. D. POLLOCK.
La Grange*•†..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•†Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†... Lincoln	A. L. Quickel.
Littleton*•†..... Halifax	S. G. Daniel.
▲Louisburg*•†.... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•†..... Burke	Avery & Ervin.
Mountairy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•†..... Granville	HICKS & MINOR.
Pilotmountain*•†... Surry	Holcomb & McGuffin.
▲Pittsboro*•†..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville* ..... Graham	T. A. Morphew.
▲Rockingham*•†Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•†..... Person	MERRITT & CARLTON.
▲Rutherfordton*•†Ruth'fd	S. Gallert.
Salem*•†..... Forsyth	See Winston-Salem
▲Salisbury*•†..... Rowan	L. H. CLEMENT.
Sanford*•†..... Moore	A. L. McNeill.
Scotland Neck*•†. Halifax	Claud Kitchen.
▲Shelby*•†..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†....Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•†..... Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†...Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† .... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†..Beaufort	JOHN H. SMALL.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
Winston-Salem*† Forsyth	EUGENE E. GRAY.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

▲Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells*† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddock* ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† ..... Richland	See Wahpeton.
Church's Ferry*† Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† .. Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*† ..... Stark	CAMPBELL & FIELD.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden* ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† . Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE
Gilby*† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† .... Pembina	See St. Thomas.
Hankinson*† ... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† .. Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B. Sharpe.
▲Lakota*† ..... Nelson	F. A. KELLEY.
▲Lamoure*† ..... Lamoure	R. W. S. Blackwell
▲Langdon*† ..... Cavalier	GEORGE M. PRICE.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson

Town and County.	Name.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleon* ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	MADDUX & HAMBECHT.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. G. MEYER.
Oakes*† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'rks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*† .... Richland	F. B. LAMBERT.
Walhalla*▲ ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ..... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek* ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bishop.
Ansonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. WERT.
▲Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Ruhlley.
Arlington*† .... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† .. Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whittaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† .. Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† .... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† .... Logan	See Bellefontaine.
▲Bellefontaine*† .. Logan	A. JAY MILLER.
Bellevue*† .... Sandusky	J. B. Miller.
Bellville*▲ ..... Richland	Andrew Stevenson.
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Bergholz*▲ ..... Jefferson	John J. Watson.
Berlin Heights*† . Erie	F. E. Conner, Jr.
Beverly*† .... Washington	J. C. Preston.
Blanchester*† .... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† .. Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
▲Brookville*† Montg'mery	See M'amisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	HORACE HOLBROOK.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Burton*† ..... Geauga	George W. Jacques.
Butler*†..... Richland	W. W. Scott.
▲Cadiz*† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*†..... Noble	W. C. Okey.
Caledonia*†..... Marion	See Marion.
▲Cambridge*†.. Guernsey	J. H. MACKEY.
Camden*†..... Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†..... Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*†..... Mahoning	See Youngstown.
▲Canton*† ..... Stark	JOHN H. SPONSELLER.
Cardington*†.... Morrow	W. P. Vaughan.
Carey*† ..... Wyandot	H. G. Chambers.
▲Carrollton*† ..... Carroll	FIMPLE & McDONALD.
Cedarville*†..... Greene	Robert Hood.
▲Celina*† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*† ..... Knox	W. O. Bowers.
Chagrin Falls*† Cuy'oga	E. P. Wilmot.
▲Chardon*† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*† .. Pickaway	JOHN SCHLEYER.
Clarksville*†..... Clinton	See Wilmington.
▲Cleveland*† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*† ..... Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*†. Cuyahoga	F. B. Garrett.
Columbiana*†. Col'biana	Ezra B. Bye.
¶▲Columbus*†... Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON, 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. K. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*† Put'm	Guy B. Killen.
Conneaut*†... Ashtabula	M. R. Smith.
Continental*† ... Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†..... Perry	T. M. Potter.
Cortland*†..... Trumbull	John J. Sullivan.
▲Coshocton*†.. Coshocton	POMERENE & POMERENE.
Covington*† ..... Miami	W. H. Nill.
Crestline*† .... Crawford	R. W. MILLER.
Creston*† ..... Wayne	Price Russell.
Croton*†..... Licking	See Centerburg.
Cumberland*† .Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*† ..... Wood	See Bowling Green.
Danville*†..... Knox	Clinton M. Rice.
▲Dayton*†... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*†..... Logan	Huston & Curl.
▲Delaware*† .... Delaware	W. A. HALL.
Delphos*† ..... Allen	B. J. BROTHERTON.
Delta*† ..... Fulton	M. B. Cottrell.
Dennison*†.. Tuscarawas	A. W. Elson.
Deshler*†..... Henry	D. D. Donovan.
Doylestown*• ..... Wayne	James B Meech.
Dresden*† .. Muskingum	S. B. Darnen.
Dunkirk*†..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*† Col'bia	WILLIAM H. VODREY.
East Palestine*†. Col'bia	John H. Logan.
▲Eaton*† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*†..... Williams	See Bryan.
Edon*† ..... Williams	See Montpelier.
Eldorado*† ..... Preble	See Waverly.
Elmore*†..... Ottawa	George W. Keightley.
▲Elyria*†..... Lorain	E. G. JOHNSON.
Euclid*†..... Cuyahoga	See Cleveland.
Fayette*† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*†..... Hancock	M. C. SHAFER.
Flushing*†..... Belmont	A. M. Brown.
Forest*†..... Hardin	Russell Price.
Fort Recovery*†. Mercer	John Hunter.
Fostoria*† ..... Seneca	C. L. GUERNSEY.
Frankfort*† ..... Ross	See Chillicothe.
Franklin*† ..... Warren	P. H. Rue.
Fredericktown*† .. Knox	See Mount Vernon.
Freeport*† ..... Harrison	B. W. Rowland.
▲Fremont*†..... Sandusky	JAMES H. FOWLER.
Galion*† ..... Crawford	R. W. Johnston.
▲Gallipolis*† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*† ..... Knox	See Mount Vernon.
Garrettsville*† .. Portage	R. S. Webb.
Geneva*† ..... Ashtabula	R. C. Ewing.
▲Georgetown*† .... Brown	JOHN P. BIEHN.
Germantown*† .M'tg'ery	L. S. Culkmore.
Gibsonburg*† . Sandusky	J. L. Hart.
Girard*† ..... Trumbull	R. W. Deemer.
Glenville*† .... Cuyahoga	See Cleveland.
Glouster*†..... Athens	A. A. Amos & Bro.
Grafton*†..... Lorain	See Elyria.
Granville*† ..... Licking	E. J. Dorsey.
Greenfield*†.... Highland	DICKEY & HEISKELL.
Greenspring*†.... Seneca	C. S. Burton.
▲Greenville*†..... Darke	ANDERSON & BOWMAN
Greenwich*†..... Huron	T. K. Strimple.
Groverhill*†... Paulding	R. W Pickering.
▲Hamilton*† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*† ..... Wyandot	See Upper Sandusky.
Harrison*† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*† .... Defiance	L. E. Griffin.
Highland*†..... Highland	See Leesburg.
▲Hillsboro*† .... Highland	STEELE & SAMS.
Holgate*† ..... Henry	E. F. Thompson.
Hubbard*†..... Trumbull	Milton B. Leslie.
Hudson*† ..... Summit	H. B. Foster.
Huron*† ..... Erie	C. M. Ray.
▲Ironton*†..... Lawrence	CORN & THOMPSON.
▲Jackson*†..... Jackson	E. C. POWELL.
Jackson Center*† Shelby	H. W. Robinson.
Jamestown*†..... Greene	W. A. Paxson.
▲Jefferson*†.... Ashtabula	BABCOCK & TAYLOR.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Jeffersonville*† Fayette	E. L. Bush.
Jewett*† Harrison	See Cadiz.
Johnstown*† Licking	G. W. Lewis.
Kalida* Putnam	See Columbus Grove.
Kent*† Portage	M. G. McCASLIN.
▲Kenton*† Hardin	ELMER G. DERR.
Kingston*† Ross	See Chillicothe.
Kinsman*† Trumbull	J. W. Roberts.
Lagrange*† Lorain	See Wellington.
▲Lancaster*† Fairfield	G. E. MARTIN.
Larue*† Marion	See Marion.
▲Lebanon*† Warren	W. F. ELTZROTH.
Leesburg*† Highland	George T. Hardy.
Leetonia*† Columbiana	C. D. Dickinson.
Leipsic*† Putnam	Jacob Werner.
Lewisburg*† Preble	See Eaton.
Lexington*† Richland	See Mansfield.
Liberty Center*† Henry	See Napoleon.
▲Lima*† Allen	CABLE & FARMENTER.
▲Lisbon*† Columbiana	J. R. MARTIN.
Lockland*† Hamilton	Thompson & Gorman.
Lodi*† Medina	See Creston.
▲Logan*† Hocking	Seth Weldy.
▲London*† Madison	Durflinger & Emery.
Lorain*† Lorain	FRANK COLEMAN.
Loramie* Shelby	See St. Mary.
Loudonville*† Ashland	W. J. Welfick.
Louisville*† Stark	W. S. Earseman.
Lynchburg*† Highland	E. M. Wiggins.
Madison*† Lake	M. B. Cook.
Magnolia*† Stark	See Canton.
Malta*† Morgan	Newell Corner.
Malvern*† Carroll	See Minerva.
Manchester*† Adams	WILLIAM ANDERSON.
▲Mansfield*† Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† Washington	NYE & FOLLETT.
▲Marion*† Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† Clinton	A. Harris.
▲Marysville*† Union	F. T. ARTHUR
Mason*† Warren	See Lebanon.
Massillon*† Stark	R. W. McCAUGHEY.
Maumee*† Lucas	A. W. Eckert.
▲McArthur*† Vinton	J. M. McGillivray.
McClure*† Henry	See Napoleon.
McComb*† Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† Meigs	Ira Graham.
Middletown*† Butler	DONLEY & RHONEMUS.
Milan*† Erie	R. H. Williams.
Milford*† Clermont	S. A. West.
Milford Center*† Union	See Marysville.
▲Millersburg*† Holmes	Reed & Hanna.
Mineral Point*† Tusc'was	W. M. Tracy.
Minerva*† Stark	G. G. B. Greenwood.
Minster*† Auglaize	See St. Marys.
Monroeville*† Huron	John P. Cornell.
Montpelier*† Williams	E. C. PECK.
Morrow*† Warren	T. C. Welch.
Moscow*● Clermont	See Felicity.
▲Mt. Gilead*† Morrow	L. K. Powell.
Mt. Pleasant*† Jefferson	See Steubenville.
Mt. Sterling*† Madison	Mitchel & Tanner.
▲Mt. Vernon*† Knox	WILLIAM M. KOONS.
Mt. Victory*† Hardin	See Kenton.
▲Napoleon*† Henry	CAHILL & DONOVAN.
Navarre*† Stark	See Canton.
Nelsonville*† Athens	Asher Buckley.
Nevada*† Wyandot	L. B. Reed.
▲Newark*† Licking	FREDERIC M. BLACK.
New Bremen*† Auglaize	See St. Mary.
New Carlisle*† Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY.
▲New Lexington*† Perry	TUSSING & KELLY.
New London*† Huron	R. C. Powers.
New Madison*† Darke	Thomas Eubanks.
New Matamoras*† Wash.	Jasper Lisk.
New Paris*† Preble	See Eaton.
▲New Phil'd'lp'a*† Tus'as	NEELY & PATRICK.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*† Clinton	F. W. Kelly.
New Washin'n*● Craw'd	H. M. Cory.
Niles*† Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* Wood	S. P. HARRISON.
North Fairfield*† Huron	A. E. Rowley.
North Lewisb'g*† Chapin	M. C. Gowey.
▲Norwalk*† Huron	G. T. & H. L. STEWART.
Oakharbor*† Ottawa	John Duff.
Oak Hill*† Jackson	J. E. Jones.
Oberlin*† Lorain	W. B. BEDORTKA.
Ohio City*† Van Wert	See Van Wert.
Orrville*† Wayne	T. W. Orr.
Orwell* Ashtabula	Babcock & Taylor.
Osborn*† Greene	R. H. Swadner.
Ostrander*† Delaware	See Delaware.
▲Ottawa*† Putnam	G. W. RISSER.
Oxford*† Butler	E. E. Williams.
▲Painesville*† Lake	W. A. BREED.
Pataskala*† Licking	See Newark.
▲Paulding*† Paulding	SNOOK & SAVAGE.
Payne*† Paulding	M. B. Everitt.
Peebles*† Adams	J. R. B. Kessler.
Pemberville*† Wood	J. S. Hoyman.
Perrysburg*† Wood	T. E. Bowers.
Pioneer* Williams	See Montpelier.
Piqua*† Miami	G. A. BROOKS.
Plain City*† Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† Richland	F. D. Gunsoullus.
Poland* Mahoning	See Youngstown.
▲Pomeroy*† Meigs	O. L. BRADBURY
▲Port Clinton*† Ottawa	S. P. Alexander.
▲Portsmouth*† Scioto	NOAH J. DEVER.
Prairie Depot* Wood	FRANK GRAHAM.
Prospect*† Marion	See Marion.
Quaker City*† Guernsey	J. L. Douglas.
▲Ravenna*† Portage	J. H. NICHOLS.
Richwood*† Union	JOHN F. MILLAR.
Ripley*† Brown	W. D. YOUNG.
Rockford*† Mercer	A. G. Stewart.
Roseville*† Muskingum	Wm. Dunn.
Rushsylvania*† Logan	See West Mansfield.
Sabina*† Clinton	J. M. Morton.
Salem*† Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† Brown	See Georgetown.
Scio*† Harrison	Easton Randolph.
Seville*† Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† Richland	Skiles & Skiles.
Sherodsville*† Carroll	See Carrollton.
Sherwood*† Defiance	W. W. Huff.
Shiloh*† Richland	See Mansfield.
Shreve*† Wayne	L. D. Cornell.
▲Sidney*† Shelby	S. J. HATFIELD.
Smithfield* Jefferson	See Steubenville.
Somerset*† Perry	Owen Yost.
Somerton* Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
Spencer*† Medina	Frank Heath.
Spencerville*† Allen	J. M. Bailey.
▲Springfield*† Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● Greene	Marcus Shoup.
▲St. Clairsville*† Belmont	A. H. & W. MITCHELL.
▲Steubenville*† Jefferson	W. S. McCAUSLEN.
St. Mary*† Auglaize	D. F. Mooney
St. Paris*† Champaign	C. E. Buroker.
Strasburg*† Tuscarawas	Philip G. Garver.
Stryker*† Williams	J. T. Heater.
Sunbury*† Delaware	C. C. Brooks.
Swanton*† Fulton	G. W. Humphrey.
Sycamore*† Wyandot	R. S. Gallaher.
Sylvania*† Lucas	W. E. CHAPPLE.
Thornville*† Perry	S. E. Moore.
Thurman* Gallia	See Gallipolis
▲Tiffin*† Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† Crawford	See Bucyrus.
▲Toledo*† Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo.
" "	HARRIS & HARRIS, Spitzer Bldg. Reference: Any bank or prominent business concern in Toledo
" "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*† Jefferson	See Steubenville.
▲Troy*† Miami	J. A. DAVY.
Uhrichsville*† Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† Champaign	WAITE & DEATON.
Utica*† Licking	G. M. Sipe.
▲Van Wert*† Van Wert	BLACHLY & MATTHIAS.
Vermilion*† Erie	H. R. Williams.
Versailles*† Darke	A. Calderwood.
Wadsworth*† Medina	E. S. Pardee.
Wakeman*† Huron	See Norwalk.
Waldo*† Marion	See Marion.
▲Wapakoneta*† Auglaize	GOEKE & HOSKINS.
▲Warren*† Trumbull	T. H. GILMORE.
▲Washington C.H.*● † Fay'te	A. R. CREAMER.
▲Wauseon*† Fulton	Fuller & Handy.
▲Waverly*† Pike	John A. Eylor.
Waynesville*† Warren	J. G. Keys.
Wellington*† Lorain	G. L. BLINN.
Wellston*† Jackson	T. S. Hogan.
Wellsville*† Columbiana	F. L. WELLS.
West Alexandria*† Preb.	Oscar Sheppard.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Westerville*† ..Franklin	H. T. Sibel.
WestFarmington*†Trum	See Warren.
West Jefferson*† Mad'on	See London.
West Liberty*†....Logan	R. N. Jordan.
West Manchester*† Preb.	See Eaton.
West Mansfield*† .Logan	P. M Kelar.
West Milton*†.... Miami	Kessler & Kessler.
Weston*† ..... Wood	John M Stricker.
West Salem*†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*†...Williams	G. C. Rings.
Wharton*† ....Wyandot	See Carey.
Williamsb'rg*† Clermont	John S. Davidson.
Williamsport*●.Pickaway	See Circleville.
Willoughby*† ..... Lake	W. McLaughlin.
Wilshire*† .... Van Wert	See Van Wert.
▲Wilmington*†... Clinton	FRANK B MILLS.
Wilmot*† .....Stark	W S. Putman.
Winchester*†..... Adams	T. C. Downey.
▲Woodsfield*†.... Monroe	MALLORY & JEFFERS.
Woodstock*† Champaign	See Urbana.
▲Wooster*† ..... Wayne	M. L. SPOONER.
Worthington*†.Franklin	J. T. Miller.
▲Xenia*† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*† Greene	S. W. Dakin.
▲Youngstown*†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*†.Muskingum	JAS M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*† .....Woods	T. J. WOMACK.
▲Arapaho* .....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*†.....Kay	PETRICK & ROSE.
Braman* .....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*†.. Roger Mills	J. W. McMurtry.
Cleveland*. .....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*†.Pottawato'ie	See Tecumseh.
Edmond*†.... Oklahoma	H. H. Moose.
▲El Reno*† .....Canadian	W. L BAXTER.
▲Enid*† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*† .....Logan	COTTERAL & HORNOR.
Hennessey*†..Kingfisher	L. M. Gray.
Jefferson*† .....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*† .....Kay	See Ponca.
▲Kingfisher*†..Kingfisher	PATRICK S. NAGLE.
Lexington*†.... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* .....Greer	Garrett & Thacker.
McLoud*●. Pottawatomie	J. A Baker.
Medford*† .....Grant	Thomas Kearee.
Mulhall*†..... Logan	W. H. Matthews.
Nardin*●.....Kay	See Newkirk.
▲Newkirk*†.....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*†.... Cleveland	C. W. Brewer.
North Enid*†.... Garfield	See Enid.
Oakdale* .....Washita	See Cloudchief.
Okarche*† .....Canadian	J. F. Crow.
▲Oklahoma*†.. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P NEAL.
▲Perry*†..... Noble	J L. Pancrost.
Perkins*..... Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*† .....Grant	A. M. MACKEY.
Ripley .....Payne	See Cushing.
Shawnee*†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* .....Lincoln	W. G Pardoe.
▲Taloga* .....Dewey	G. E. Black.
▲Tecumseh*†Pottawato'ie	FREDERICK KING.
Tonkawa* .....Kay	See Newkirk.
▲Watonga* .....Blaine	E L. HOTCHKISS.
Waukomis*†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*†. Woodward	J. R. Dean.
Yukon*†..... Canadian	J. M. Faris.

OREGON.

▲Albany*† ..... Linn	J R. WYATT.
Arlington*†.....Gilliam	S. A. D. Gurley
Ashland*†.....Jackson	H. L. McWILLIAMS.
▲Astoria*†..... Clatsop	FULTON BROS
Athena*† .... Umatilla	RAYMOND LLOYD.
▲Baker City*†.....Baker	See Union.
Brownsville*†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S E. McVactor.
▲Corvallis*† ..... Benton	E. E. WILSON.
Cottagegrove*†.... Lane	J. E. YOUNG.
▲Dallas*†..... Polk	Butler & Townsend.
Elgin*†..... Union	N. C. McLeod.
Empire*†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*†..... Lane	L. L. STEVENS.
Forestgrove*† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*†..... Linn	See Brownsville.
▲Heppner*†..... Morrow	G. W. PHELPS.
▲Hillsboro*†. Washington	SMITH & BOWMAN.
Huntington*†..... Baker	See Union.
Independence*† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*† .....Union	WILLIAMS BROS.
▲Lakeview*.....Lake	C. A. COGSWELL.
Lebanon*† .....Linn	W. M. Brown.
Marshfield*†..... Coos	J. W. Bennett.
▲McMinnville*†.. Yamhill	R. L. CONNER.
Medford*†..... Jackson	W. I. Vawter.
Milton*†..... Umatilla	J. E. Kirkland.
Monmouth*†.....Polk	N. L. Butler.
▲Moro*●..... Sherman	J. B. Hosford.
Newberg*†..... Yamhill	Clarence Butt.
Ontario*†..... Malheur	Wm. Miller.
▲Oregon City*†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*†.... Umatilla	JOHN McCOURT.
▲Portland*† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*†..... Douglas	A. M CRAWFORD.
¶▲Salem*†.....Marion	CARSON & ADAMS.
Scio*† .....Linn	See Lebanon.
Sheridan*† .....Yamhill	J. T. Simpson.
Silverton*†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Roblin.
▲The Dalles*†..... Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*†.....Lincoln	H. Denlinger, Jr.
▲Union*†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*†..... Umatilla	R. M. Powers.
Woodburn*†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*†..... Erie	See Erie.
Allegheny*†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*†..... Blair	WM. S. HAMMOND.
Ambler*†.. Montgomery	See Norristown.
Annville*†..... Lebanon	Geo. B. Ulrich.
Apollo*†.... Armstrong	W. J. Guthrie.
Ardmore*†. Montgomery	See Norristown.
Ashland*†.....Schuylkill	ALFRED B. GARNER.
Athens*†..... Bradford	H. F. Maynard.
Avondale*†..... Chester	John J. Gheen.
Avonmore* Westmorel'nd	See Leechburg.
Bangor*† Northampton	H Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*†..... Beaver	Buchanan & McConnell.
Beaverfalls*†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*† .....Bedford	MOSES A. POINTS.
▲Bellefonte*†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*†.. Fayette	See Uniontown.
Bellwood*†..... Blair	George M. Meyers.
Bennett*†..... Allegheny	See Pittsburg.
Berlin*† ..... Somerset	See Somerset.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Berwick*† ..... Columbia	J. L. Evans.
Berwyn*† ..... Chester	See West Chester.
Bethlehem*† Northa'pton	W. J. C. LOOS.
Big Run*† ..... Jefferson	H. I. Wilson.
Birdsboro*† ..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*† ..... Indiana	See Indiana.
▲Bloomsburg*† . Columbia	GRANT HERRING.
Blossburg*† ..... Tioga	H. B. Leach.
Boyertown*† ..... Berks	See Reading.
Braddock*† ... Allegheny	R. E. Stewart.
Bradford*† ..... McKean	W. E. BURDICK.
Bristol*† ..... Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B. McCullough.
▲Brookville*† ... Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*† ... Fayette	L. H. SMITH.
Bryn Mawr*† . Montgo'ry	See Norristown.
Burgettstown*† . Wash'n	J. W. Donnan.
▲Butler*† ..... Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*† . Cra'd	See Meadville.
Canonsburg*† . . Wash'n	S. B. Ewing.
Canton*† ..... Bradford	J. W. Stone.
Carbondale *† Lackawan	WILLIAM E. WATT.
▲Carlisle*† ... Cumberland	WETZEL & HAMBLETON.
Carnegie*† ... Allegheny	O. B. Cooke.
Carrolltown* .... Cambria	See Ebensburg.
Catasauqua*† ..... Lehigh	A. A. Glick.
Catawissa*† . . Columbia	W. H. RHAWN.
Centerhall*† ..... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*† . Washington	WM. M. BOGGS.
Chester*† ..... Delaware	WASHABAUGH & PENDLE TON.
Chicora*† ..... Butler	W. B. McBride.
Christiana*† ... Lancaster	See Lancaster.
▲Clarion*† ..... Clarion	THEO. L. WILSON.
Clayville*† . Washington	See Washington.
▲Clearfield*† ..... Clearfield	WILLIAM I. SWOOPE.
Clintonville*† ... Venango	See Franklin.
Coalport*† ..... Clearfield	See Hollidaysburg.
Coatesville*† ..... Chester	W. S. Harlan.
Cochranton*† . Crawford	See Meadville.
Columbia*† ..... Lancaster	WM. B GIVEN.
Conneautville*† . Crawf'd	P. C. Sheehan.
Connellsville*† . . Fayette	P. S. NEWMYER.
Conshohocken*† . Mon'm	H. M. Tracy.
Coraopolis*† .. Allegheny	HORACE J. THOMAS.
Corry*† ..... Erie	DON. F. SMITH.
▲Coudersport*† ..... Potter	SAMUEL H. GLASSMIRE.
Curwensville*† Clearfield	Swoope & Patton.
▲Danville*† ..... Montour	JAMES SCARLET.
Darby*† ..... Delaware	See Media.
Dawson*† ..... Fayette	See Uniontown.
Delta*† ..... York	J. Howard Manifold.
Derry Sta'n*† Westmo'nd	See Greensburg.
Dillsburg*† ..... York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*† ..... Bucks	HENRY LEAR.
Dubois*† ..... Clearfield	W. C. PENTZ.
Duke Center*† ... McKean	See Bradford.
Dunbar*† ..... Fayette	See Uniontown.
Duncannon*† ..... Perry	See New Bloomfield.
Duquesne†† ..... Allegheny	CHAS. B. PAYNE.
Dushore*† ..... Sullivan	ALPHONSUS WALSH.
East Berlin*† ..... Adams	See Gettysburg.
East Brady*† ..... Clarion	See Clarion.
East Downington*† Ches'r	See West Chester.
East Greenville*† Mon'm	See Norristown.
▲Easton*† ... Northampton	P. C. EVANS.
EastStroudsb'rg*† Monr'e	See Stroudsburg.
▲Ebensburg*† ..... Cambria	EVANS & LEECH.
Edenburg ..... Clarion	See Clarion.
Edinboro*† ..... Erie	John Proudfit.
Eldred*† ..... McKean	P. R. Cotter.
Elizabeth*† ... Allegheny	Harry L. Christy.
Elizabethtown*† Lancaster	I. N. S. Will.
Elkland*† ..... Tioga	F. D. Selph.
Elk Lick*† ..... Somerset	See Somerset.
Ellwood City*† Lawrence	H. N. Marshall.
▲Emlenton*† ..... Venango	A. E. Middleton.
Emporium*† ... Cameron	Johnson & McNarney.
Ephrata*† ..... Lancaster	A. J. Everly.
▲Erie*† ..... Erie	ALLEN & ROSENZWEIG.
" " "	S. A. DAVENPORT.
Evans City*† ..... Butler	See Butler.
Everett*† ..... Bedford	Howard Cessna.
Fayette City*† ... Fayette	See Uniontown.
Ford City*† . Armstrong	D. B. Heiner.
Forest City*† Susque'nna	James McKinney.
Foxburg*† ..... Clarion	See Clarion.
Fox Chase*† . Philadelphia	See Philadelphia.
▲Franklin*† ..... Venango	B. H. OSBORNE.
Freedom*† ..... Beaver	See Beaver.
Freeland*† ..... Luzerne	J. M. Carr.
Freeport*† ... Armstrong	G. M. Hill.
Galeton*† ..... Potter	Nelson L. Allen.
Gap*† ..... Lancaster	James M. Walker.
▲Gettysburg*† ..... Adams	WM. & WM. ARCH McCLEAN.

Town and County.	Name.
Girard*† ..... Erie	C. J. Hinds.
Girardville*† . Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† ..... York	See York.
Greencastle*† ..... Franklin	See Waynesboro.
▲Greensburg*† Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*† ..... Mercer	JOHN W. VOSLER.
Grove City*† ..... Mercer	H. K. Daugherty.
Halifax*† ..... Dauphin	See Harrisburg.
Hamburg*† ..... Berks	J. E. Miller.
Hanover*† ..... York	C. J. DELONE.
¶▲Harrisburg*† .. Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*† ..... Cambria	See Ebensburg.
Hatboro*† .. Montgomery	See Lansdale.
Hawley*† ..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*† ..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*† .... Blair	ROBERT W. SMITH.
Homestead*† . Allegheny	C. W. Ashley.
▲Honesdale*† ..... Wayne	E. C. Mumford.
Honeybrook*† ... Chester	Charles E. Griffith.
Houtzdale*† ... Clearfield	Henry Boulton.
Hughesville*† . Lycoming	William E. Crawford.
Hummelstown*† . Da'pl'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*† ..... Bedford	See Bedford.
▲Indiana*† ..... Indiana	THOMAS SUTTON.
Irwin*† ... Westmoreland	See Jeannette.
Jamestown*† ..... Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*† M't'gomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† ..... Elk	A. W. Morningstar.
Johnstown*† ... Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*† .... Lebanon	See Lebanon.
Kane*† ..... McKean	A. P. Huey.
KennettSquare*† Chester	See West Chester.
Kingston*† ..... Luzerne	R. W. Davis.
Kinzua*† ..... Warren	See Warren.
▲Kittanning*† . Armstrong	NEALE & PAINTER.
Knox*† ..... Clarion	See Clarion.
Knoxville*† ..... Tioga	Henry A. Ashton.
Kutztown*† ..... Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† ..... Bucks	J. B. Slackhouse.
Lansdale*† . Montgomery	A. R. PLACK.
Lansford*† ..... Carbon	See Mauchchunk.
▲Laporte*† ..... Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*† ..... Lebanon	LEE L. GRUMBINE.
Leechburg*† . Armstrong	Thomas J. Van Giesen.
Lehighton*† ..... Carbon	T. A. Snyder.
▲Lewisburg*† ..... Union	ALFRED HAYES.
▲Lewistown*† ..... Mifflin	Elder & Son.
Ligonier*† Westmorel'nd	See Greensburg.
Lincoln* ..... Lancaster	See Lancaster.
Linesville*† .... Crawford	See Meadville.
Litlitz*† ..... Lancaster	See Manheim.
Littlestown*† .... Adams	H. C. Hinkle.
▲Lock Haven*† ... Clinton	CHARLES CORSS.
Lykens*† ..... Dauphin	See Millersburg.
Mahanoy City*† . Sc'ylkill	J. J. BROWN.
Mahoningtown*† . L'rn'ce	A. L. Hogen.
Malvern*† ..... Chester	See West Chester.
Manheim*† .... Lancaster	J. B. Stroh.
Mansfield*† ..... Tioga	F. W. Clark.
Marietta*† .... Lancaster	D. B. Case.
Martinsburg*† ..... Blair	S. B Sysinger.
▲Mauchchunk*† .... Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*† . Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	CALHOUN & JOHNSTON.
McKees Rocks*† . Alleg'y	See Allegheny.
McVeytown*† ..... Mifflin	See Lewistown.
▲Meadville*† ..... Crawford	E. W. McARTHUR.
Mechanicsburg*† C'm'l'd	See Harrisburg.
▲Media*† ..... Delaware	G. E. Darlington.
▲Mercer*† ..... Mercer	W. H Cochran.
Mercersburg*† . Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† .. Somerset	See Somerset.
▲Middleburg*† ..... Snyder	F. E. Bower.
Middletown*† .. Dauphin	A. E. BRANDT.
Mifflinburg*† ..... Union	J. A. Beard.
▲Mifflintown*† ..... Juniata	WILBERFORCE SCHWEYER.
▲Milford*† ..... Pike	See Sunbury.
Millersburg*† ... Dauphin	S. S. Bowman.
Millerstown*† ..... Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*† . Northumb'land	WILLIAM H. HACKENBERG.
Minersville*† . Schuylkill	H. B. Bartholomew.
Monongahela*† .. Wash'n	W. K. Vance.
▲Montrose*† Susquehanna	H. A. Denney.
Mt. Carmel*† Nor'mberl'd	V. AUTEN.
Mt. Jewett*† .... McKean	H. S. Rogers.
Mount Joy*† . Lancaster	F. A. Ricker.
Mt. Pleasant*† Westm'l'd	B. F. SCANLON.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*• ....Lancaster	See Columbia.
Muncy*† ....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*† ....Luzerne	JAMES M. FRITZ.
Nazareth*•.Northampton	Calvin T. Smith.
New Bethlehem*•†.Clar'n	D. M. Geist.
▲New Bloomfield*†.Perry	J. W. Shull.
New Brighton*† .Beaver	Harry Calhoon.
▲New Castle*•†..Lawrence	J. NORMAN MARTIN.
New Holland*†Lancast'r	A. W. Snader.
NewKensing'n*•†W's'm'd	See Allegheny.
New Oxford*† ....Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*†..Cumberland	H. W. McCrea.
NewWilming'n*•Law'nce	D. F. McCready.
Norristo'n*•†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*•† .....Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*•† .....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*•†.Huntingdon	J. M. Steese.
Orwigsburg*•†.Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*•† .....Chester	W. T. Fulton.
Palmyra*•† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*•† ....Chester	A. T. Parke.
Parnassus*•† Westmorel'd	John M. Kennedy.
Patton*•† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*•† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver . Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*•†.....Centre	George W. Zeigler.
Phœnixville*•† ...Chester	H. H. GILKYSON.
Pinegrove*•†...Schuylkill	F. V. Filbert.
▲Pittsburg*•† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*•†.....Luzerne	W. I. HIBBS.
Plymouth*•† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*•†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*•†.....Juniata	See Mifflintown.
Pottstown*•†M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*•† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*•† .Jef's'n	JACOB L. FISHER.
Quakertown*•† .... Bucks	John V. Ommeron.
Quarryville*†..Lancaster	See Lancaster.

Town and County.	Name.
▲Reading*•† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*•† ..... York	See York.
Reedsville*•† .....Mifflin	A. Reed Hayes.
Renovo*•† ..... Clinton	Brown & Rogers.
Reynoldsville*†.Jefferson	M. M. Davis.
▲Ridgway*•† .....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*•† .....Beaver	A. P. MARSHALL.
Royersford*•† M'tgomery	E. L. HALLMAN.
Saegerstown*•† Crawford	See Meadville.
Saltsburg*•† .....Indiana	See Indiana.
Sandylake*•† .....Mercer	J. H. Robb.
Sayre*•† .....Bradford	Stewart & Stephens.
Schuylkill Haven*•†Sc'k'l	J. A. Moecker.
Schwenksville*•† .Montg'y	See Norristown.
Scottdale*•† Westmorel'd	William L. Ulery.
▲Scranton*•† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Banks.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*•† ....Snyder	Charles Hower.
Sellersville*•† .....Bucks	E. E. Althouse.
Sewickley*•† ....Allegheny	O. S. Richardson.
Shamokin*•† .North'mb'd	SAMUEL HECKERT.
Sharon*•† .....Mercer	A. W. WILLIAMS.
Sharpsburg*•† .Allegheny	Thomas J. Ford.
Sharpsville*•† .....Mercer	James A. Pierce.
Shenandoah*•†..Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*•†...Cu'b'd	E. J. McCune.
Shrewsbury*•† ..... York	W. G. Allen.
Siegfried*•†Northampton	See Catasauqua.
Slatington*•† ..... Lehigh	D. D. Roper.
Slipperyrock*..... Butler	See Butler.
▲Smethport*•† ..... McKean	GARTON & RICHMOND.
▲Somerset*•† .... Somerset	KOOSER & KOOSER.
Souderton*•† Montgom'y	Henry M. Brownback.
S.Bethlehem*•†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*•†. Cra'fo'd	See Titusville.
Springboro*•†.. Crawford	See Conneautville.
Spring City*•† .... Chester	Charles S. Wagoner.
Steelton*•† ..... Dauphin	F. B. Wickersham.
Stewartstown*•† ....York	W. B. Gemmill.
St. Mary's*•† .....Elk	E. J. Wimmer.
St. Petersburg*•†.Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*•† ....Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*•† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*•†. Susq'h'a	JOHN D. MILLER.
Tamaqua*•† ....Schuylkill	H. B. GRAEFF.
Tarentum*•†....Allegheny	Kennedy & Smith.
Tidioute*•† .....Warren	See Warren.
▲Tionesta*•† ..... Forest	S. D. Irwin.
Titusville*•† .....Crawford	SAMUEL GRUMBINE.
▲Towanda*•† .....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*•† .... Schuylkill	R. S. BASHORE.
Troy*•† ..... Bradford	Ray Gustin.
▲Tunkhannock*•† Wyom'g	James W. Pratt.
Turtlecreek*•†.Allegheny	Homer L. Castle.
Tyrone*•† .....Blair	G. L. OWENS.
Ulysses*•..... Potter	A. S. Burt.
Union City*•† .....Erie	Sproul & Morrow.
▲Uniontown*•† .... Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*•† .....Allegheny	See Allegheny.
▲Warren*•† ..... Warren	SMITH & ANDREWS.
▲Washington*•† Washf'g'n	JOHN H. MURDOCK.
Waterford*•† ..... Erie	J. A. Boland.
Watsontown*•†.North'l'd	W. P. Shay.
Wayne*•† ..... Delaware	Christopher Fallon.
Waynesboro*•†. Franklin	WATSON R. DAVISON.
▲Waynesburg*•† ... Greene	SAMUEL M. SMITH.
▲Wellsboro*•† ..... Tioga	F. E. Watrous.
▲West Chester*•†..Chester	CORNWELL, GHEEN & CORNWELL.
Westfield*•† ..... Tioga	D. W. Baldwin.
West Grove*•† ....Chester	G. B. Johnson.
West Newton*•† West'l'd	See Greensburg.
Whitehaven*•†...Luzerne	G. L. Halsey.
Wilcox*•† .....Elk	See Ridgway.
▲Wilkes-Barre*•†. Luzerne	JOSEPH MOORE.
Wilkinsburg*•†Allegheny	W. P. Carter.
Williamsburg*•† .... Blair	See Hollidaysburg.
▲Williamsport*•† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*•† Allegheny	George W. Herriott.
Windber*•.....Somerset	See Somerset.
Wrightsville*•†..... York	See Columbia.
Wyalusing*•†... Bradford	E. A. Strong.
Yardley*•† ..... Bucks	See Doylestown.
▲York*•† ..... York	ROBERT J. LEWIS.
Youngsville*•†... Warren	G. A. Jackson.
Zelienople*•..... Butler	See Butler

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*† ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† ..... Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† .. Kent	CHARLES J. ARMS.
Greenville* ... Providence	See Providence.
Hope Valley*† . Washing'n	See Westerly.
▲Kingston*† . Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Olneyville*† .. Providence	N. W. Littlefield.
Pascoag*† ... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix* ..... Kent	See Anthony.
¶▲Providence*† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	GEORGE L. COOKE.
Warwick* ..... Kent	See East Greenwich.
Westerly*† .. Washington	OLIVER H. WILLIAMS.
Wickford*† . Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† .... Abbeville	PARKER & GREENE.
▲Aiken*† ..... Aiken	HENDERSONS.
Allendale*† .... Barnwell	See Denmark.
▲Anderson*† .... Anderson	TRIBBLE & PRINCE.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† .. Lexington	See Edgefield.
▲Beaufort*† ..... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† ... Cherokee	E. A. Trescot.
Blackville*† .... Barnwell	See Denmark.
Branchville*† Orangeb'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*† . Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† .... Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield* . Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
Clio*† ..... Marlboro	T. W. Boucher.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† . Darlington	WOODS & MACFARLAN.
Denmark*† .... Bamberg	S. G. Maryfield.
Dillon*† ..... Marlon	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† ... Edgefield	A. S. TOMPKINS.
Fingerville .. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Rockhill.
▲Gaffney*† ..... Cherokee	Wallace & Otts.
▲Georgetown*† Georget'wn	Walter Hazard.
▲Greenville*† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*† .... Hampton	James W. Moore.
Heath Springs* Lancaster	See Lancaster.
Johnston*† .... Edgefield	See Edgefield.
Kershaw*† .... Lancaster	E. D. Blakeney.
▲Kingstree*† . Williamsb'g	T. M. Gilland.
▲Lancaster*† ... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*† .. Lexington	Efird & Dorcher.
▲Manning*† .... Clarendon	W. C. Davis.
▲Marion*• ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*† Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry* ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F. IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† .. Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*† .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	W. J. CHERRY.
▲Saluda* ..... Saluda	Ramage & Gregory.
Seneca*• ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲St. George* ... Dorchester	J. Otey Reed.
St. Matthews*† Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*† ..... Sumter	LEE & MOISE.
Timmonsville*† Florence	See Florence.
▲Union*† ..... Union	HYDRICK & SAWYER.
Varnville*† .... Hampton	J. W. Moore.
▲Walhalla*† ..... Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*† ... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*† ..... Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*† ..... Jerauld	L. N. Loomis.
Andover*† ..... Day	See Webster.
Arlington*† .. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*† ..... Sanborn	See Woonsocket.
Aurora*† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. R. Green.
▲Bellefourche*† ..... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*† ..... Edmunds	A. F. Le Claire.
Bradley*† ..... Clark	See Clark.
Bridgewater*† .. McCook	E. L. Abel.
Bristol*† ..... Day	See Webster.
▲Britton*† ..... Marshall	Byron Abbott.
▲Brookings*† .. Brookings	CHEEVER & CHEEVER.
Bryant*† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*† ..... Miner	See Howard.
Castalia* .... Charles Mix	See Edgerton.
▲Castlewood*† .... Hamlin	Ezra Adams.
Centerville*† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*† ..... Brule	James Brown.
▲Clark*† ..... Clark	C. G. SHERWOOD.
▲Clearlake*† ..... Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† ..... Spink	David Robertson.
Custer*† ..... Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† .. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† ..... Kingsbury	CHAS. S. WHITING.
Doland*† ..... Spink	Korns & Clark.
Edgmont*† ... Fall River	T. F. McConville.
Edgerton* .... Charles Mix	G. P. HARBEN.
Egan*† ..... Moody	See Flandreau.
Elk Point*† ..... Union	H. M. Wallace.
Elkton*† ..... Brookings	Alexander & Hooker.
Emery*† ..... Hanson	See Alexandria.
Erwin*† ..... Kingsbury	A. W. Stone.
Estelline*† ..... Hamlin	M. S. Liebenstein.
Eureka*† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*† ..... Lincoln	See Canton.
▲Faulkton*† ..... Faulk	Frank Turner.
▲Flandreau*† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	Homer & Stewart.
Frankfort*† ..... Spink	See Redfield.
Frederick*† ..... Brown	J. C. Simmons.
Freeman*† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*† .. Minnehaha	Orr & Rodabaugh.
Gary*† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*† ..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*† ..... Brown	See Aberdeen.
Hetland*† .... Kingsbury	F. W. McGinness.
▲Highmore*† ..... Hyde	F. M. Barnes.
Hill City*† ... Pennington	See Rapid City.
Hitchcock*† ..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hot Springs*† Fall River	LOOMIS S. CULL.
▲Howard*† ..... Miner	Farmer & Farmer.
Hudson*† ..... Lincoln	A. R. Jamison.
Hurley*† ..... Turner	John W. Edmunds.
▲Huron*† ..... Beadle	PYLE & TAYLOR.
▲Ipswich*† ..... Edmunds	C. H Barron.
Irene*† ..... Clay	See Yankton.
Iroquois*† ... Kingsbury	C. G. Swafford.
Jefferson*† ..... Union	See Elkpoint.
Keystone*... Pennington	See Hill City.
Kimball*† ..... Brule	J. B. Long.
Lake Preston*† Kingsb'y	A. R. Abel.
Langford*† .... Marshall	See Britton.
Lead*† ..... Lawrence	G. B. Thompson.
Lennox*† ..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*†... Yankton	A. S. Dunning.
▲Madison*† ..... Lake	J. H. WILLIAMSON.
Mellette*† ..... Spink	A. A. TWICHELL.
Menno*† .... Hutchinson	W. Dinock.
▲Millbank*† ..... Grant	GEORGE S. RIX.
▲Miller*† ..... Hand	JOHN PUSEY.
▲Mitchell*† ..... Davison	T. J. SPANGLER.
Montrose*† ..... McCook	M. A. Butterfield.
▲Mound City*.... Campbell	A. Sutherland.
Mount Vernon*† Davison	See Mitchell.
▲Oscoma*..... Lyman	J. G. Bartine.
Oldham*† ..... Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*† ..... Turner	EDWIN L. BROWN.
Parkston*† .. Hutchinson	John G. Hawley.
Pierpoint*† ..... Day	See Webster.
¶▲Pierre*† ..... Hughes	IVAN W. GOODNER.
▲Plankinton*† ..... Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*† ..... Brule	See Chamberlain.
▲Rapid City*† .Pennington	WOOD & BUELL.
▲Redfield*† ..... Spink	THOMAS STERLING.
Revillo*† ..... Grant	H. E. Jones.
▲Salem*† ..... McCook	E. H. Wilson.
Scotland*† .. Bon Homme	F. D. Wicks.
▲Sioux Falls*† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*† ..... Roberts	R. O. Pearson.
Spearfish*† .... Lawrence	R. F. Crawford.
Spencer*† ..... McCook	See Salem.
Springfield*† Bonhomme	Wilcox & Clermont.
▲Sturgis*† ..... Meade	CHARLES C. POLK.
Summit*† ..... Roberts	See Wilmot.
Toronto*† ..... Deuel	See Clear Lake.
Tripp*† ..... Hutchinson	See Armour.
▲Tyndall*† ... Bonhomme	W. T. Williams.
Valley Springs*† Minn'ha	See Sioux Falls.
Verdon*† ..... Brown	See Groton.
▲Vermillion*† ..... Clay	J. A. COPELAND.
Viborg*† ..... Turner	See Parker.
Vienna*† ..... Clark	See Clark.
Volga*† ..... Brookings	A. S. Mitchell.
Wakonda*† ..... Clay	See Centerville.
Warner*† ..... Brown	See Aberdeen.
▲Watertown*† .Codington	IRVIN H. MYERS.
Waubay*† ..... Day	See Webster.
▲Webster*† ..... Day	FRANK SEARS.
Wessington*† ..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*† ..... Brookings	Charles H. Farrell.
WhiteLake*† ..... Aurora	A. H. Henneous.
Whiterock*† ..... Roberts	See Sisseton.
Whitewood*† .. Lawrence	See Deadwood.
Willowlake*† ..... Clark	See Clark.
▲Wilmot*† ..... Roberts	HOWARD BABCOCK.
Wolsey*† ..... Beadle	Chenoweth Bros.
▲Woonsocket*† .. Sanborn	J. T. Kean.
Worthing*† ..... Lincoln	See Canton.
▲Yankton*† ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*..... Crockett	Isaac K. Revelle.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*.. Cheatham	J. J. Lenox.
▲Athens*† ..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*† .... Bedford	W. B. Bates.
Belle*† ..... Crockett	Eugene Casey.
▲Benton*..... Polk	B. B. C. Witt.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*† ..... Hardeman	Wood & McNeal.
Bristol*† ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*†. Haywood	J. W. E. MOORE.
▲Byrdstown*..... Pickett	W. J. Chilton.
▲Camden*† ..... Benton	S. L. Peeler.
▲Carthage*● ..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
Centerville*†... Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook
▲Chattanooga*† .Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*† ..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*† ..... Anderson	J. A. Fowler.
Coalcreek*† .. Anderson	See Clinton.
Collierville*† ..... Shelby	See Memphis.
▲Columbia*† ..... Maury	J. C. VOORHIES
▲Cookeville*● ..... Putnam	A. Algood.
▲Covington*† ..... Tipton	C. B. Simonton.
▲Crossville*... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*† Claib'ne	J. H. S. Morison.
▲Dandridge*† .... Jefferson	Eugene Holtsinger.
▲Dayton*† ..... Rhea	B. G. McKENZIE.
▲Decatur*..... Meigs	J. W. Lillard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*† ..... Franklin	See Winchester.
Dickson*† ..... Dickson	W. E. Cullum.
▲Dover*..... Stewart	J. W. Stout.
▲Dresden*† ..... Weakley	T. K. Reynolds.
▲Dunlap*† ..... Sequatchie	Stewart & Stewart.
Dyer*† ..... Gibson	See Trenton.
▲Dyersburg*† ..... Dyer	D. B. JOHNSON.
▲Elizabethton*† ..... Carter	TIPTON & MILLER.
▲Erin*† ..... Houston	Dunbar & Hobbs.
▲Erwin*..... Unicoi	See Johnson City.
▲Fayetteville*† ... Lincoln	W. B. LAMB.
▲Franklin*† .. Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* ..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*† ..... Sumner	B. D. BELL.
Goodlettsville*† Davidson	Pardue & Bass.
Gordonsville*● ..... Smith	E. M. McDonald.
▲Greeneville*† .... Greene	Shoun & Susong.
Greenfield*† ... Weakley	J. C James.
Halls*● ..... Lauderdale	See Dyersburg.
Harriman*† ..... Roane	S. C. BROWN.
▲Hartsville*..... Trousdale	J. E. Foust. Jr.
▲Henderson*† ..... Chester	T. F Stubblefield.
Humboldt*† ..... Gibson	G. W. WADE.
▲Huntingdon*† .... Carroll	Allbritten & Maddox.
▲Huntsville*..... Scott	J. F. Baker.
▲Jacksboro* ..... Campbell	W. R. Peters.
▲Jackson*† ..... Madison	ROBERT W. HAYNES.
▲Jamestown*..... Fentress	CONATSER & CASE.
▲Jasper*† ..... Marion	Spears & Roberson.
Jellico*† ..... Campbell	H. M. Goins.
JohnsonCity*† .Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*† Washington	Newton Stocker.
Kenton*† ..... Obion	J. L. Fry.
▲Kingston*..... Roane	YOUNG & BREAZEALE.
▲Knoxville*† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*● Lawr'ce	W. R. King.
▲Lebanon*† ..... Wilson	McCLAIN & McCLAIN.
Lenoir City*..... Loudon	Fox & Greer.
▲Lewisburg*† .... Marshall	W. P. McClure.
▲Lexington*† .. Henderson	John E. McCall.
Liberty*..... De Kalb	See Smithville.
▲Linden* ..... Perry	Fred M Carter.
▲Livingston*..... Overton	W. H. Hussey.
▲Loudon*† ..... Loudon	G W. Fox.
▲Lynchburg*..... Moore	Parks & Parks.
Lynnville*† ..... Giles	See Pulaski.
▲Madisonville*† .... Monroe	McCroskey & McCroskey.
▲Manchester*† ..... Coffee	Cross & Ramsey.
Martin*† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*..... Blount	F. H. LAMON.
▲Maynardville*..... Union	N. & Samuel J. Aflor.
McKenzie*† ..... Carroll	See Huntingdon.
▲McMinnville*† ... Warren	LIND & HOODENPYL.
▲Memphis*† ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. Refers to Mechanics National Bank, New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
▲Memphis *●† (Continued.) ..... Shelby	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	S. R. CLARK.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*† .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*●† . Maury	See Columbia.
▲Murfreesboro*●† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*●† ... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*●† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*●† ..... Cocke	H. N. Cate.
Oblon*●† ..... Oblon	See Union City.
▲Ooltewah*●† ..... James	See Chattanooga.
▲Paris*●† ..... Henry	J. C. SWEENEY.
Petersburg*●† .... Lincoln	See Fayetteville.
▲Pikeville*●† ..... Bledsoe	John C. Myers.
▲Pulaski*●† ..... Giles	HUME R. STEELE.
▲Ripley*●† ..... Lauderdale	Thomas Steele.
Rockwood*●† ..... Roane	T. A. WRIGHT.
▲Rogersville*●† .. Hawkins	J. O. Phillips.
Rutherford*●† .... Gibson	A. J. Elwie.
Rutledge*●† ..... Grainger	A. F. Bryan.
▲Savannah*..... Hardin	Broyles & McDougall.
▲Selmer*●† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*●† .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*●† ..... Fayette	H. C. Moorman.
South Pittsburg*●† Marion	M. M. Allison.
▲Sparta*●† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*●† ..... Rhea	R. C. M. Cunningham.
▲Springfield*●† .. Robertson	A. E. GARNER.
Sweetwater*●† .... Monroe	Young & Young.
▲Tazewell*●..... Clalborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*●† ..... Grundy	J. B. Ferguson.
▲Trenton*●† ..... Gibson	DEASON, RANKIN & ELDER.
Trimble*●† ..... Dyer	See Newbern.
Troy* ..... Oblon	J. G. Smith & Son.
Tullahoma*●† ..... Coffee	Davidson & Aydelott.
▲Union City*●† ..... Oblon	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*●† ..... Bedford	C. S. Ivie.
Watertown*●..... Wilson	A. P. Womock.
▲Waverly*●† .... Humphreys	J. F. SHANNON.
▲Waynesboro*..... Wayne	John F. Morrison.
▲Winchester*●† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*●† ..... Taylor	JOHN BOWYER.
▲Albany*●† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*●† ..... Nueces	See Corpus Christi.
▲Alpine*●† ..... Brewster	L. F. Fishback.
Alvarado*●† ..... Johnson	I. A. Patton.
Alvin*●† ..... Brazoria	L. F. Fishback.
Alvord*●† ..... Wise	J. W. Bashaw.
▲Amarillo*●† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*●† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*●† San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. H. Marberry.
Arlington*●† ..... Tarrant	J. O. W. Burney.
▲Athens*●● ..... Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*●† ..... Cass	O'Neal & Allday.
¶▲Austin*●† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
▲Baird*●† ..... Callahan	O. Bowyer.
▲Ballinger*●† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*●† ..... Ward	See Pecos.
Bartlett*●† .... Williamson	See Belton.
▲Bastrop*●† ..... Bastrop	ORGAIN & GARWOOD.
▲Bateaville*●† ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*●† ... Jefferson	GREER & GREER.
▲Beeville*●† ..... Bee	J. C. CRISP
▲Bellville*●† ..... Austin	Blake & Holland.
▲Belton*●† ..... Bell	W. S. SHIPP.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*●† ..... Burnet	See Burnet.
▲Bigspring*●† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*●† Nav'o	Callicutt & Call.
Blossom*●† ..... Lamar	See Paris.
▲Boerne*●† ..... Kendall	F. W. Schweppe.
▲Bonham*●† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*●† ..... Montague	G. W. WALTHALL.
▲Brackettville*●† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
Brandon*●† ..... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*●† ... Robertson	J. W. Woods.
▲Brenham*●† .. Washington	CAMPBELL & PENNINGTON.
Bridgeport*●† ..... Wise	See Decatur.
▲Brownsville*●† .. Cameron	JAMES B. WELLS.
▲Brownwood*●† .... Brown	JENKINS & McCARTNEY.
▲Bryan*●† ..... Brazos	DOREMUS & BUTLER.
Burkeville* ..... Newton	Blake & Smith.
▲Burnet*●† ..... Burnet	J. G. Cook.
Burton*●† .... Washington	J. J. McCain.
▲Caldwell*●† ..... Burleson	Alexander & Heslip.
Calvert*●† ..... Robertson	Field & Taylor.
▲Cameron*●† ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*●† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*● ..... Randall	See Amarillo.
▲Carrizo*† ..... Zapata	See Pearsall.
▲Carrizo Springs* .Dimmit	See Pearsall.
▲Carthage*●† ..... Panola	Claude Pollard.
Castroville* ..... Medina	See Uvalde.
▲Center* ..... Shelby	I. O. B. RICHARDSON.
▲Centerville* ..... Leon	Dean & Dean.
▲Channing*●† ..... Hartley	W. Boyce.
Chico*●† ..... Wise	John L. Morris.
▲Childress*●† ..... Childress	W. T. McConnell.
Cisco*●† ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*●† ..... Donley	H. B. White.
▲Clarksville*●† .. Red River	Chambers & Dook.
▲Claude*●† ..... Armstrong	Ira Webster.
▲Cleburne*●† ..... Johnson	GOLDSMITH & WALKER.
Clifton*●† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	Felix G. Bryan.
▲Coleman*●† ..... Coleman	T. R. AUSTIN.
▲Colorado*●† ..... Mitchell	W. B. Crockett.
Columbia*●† ..... Brazoria	J. N. Shapard.
▲Columbus*●† .... Colorado	GEORGE McCORMICK.
▲Comanche*●† .. Comanche	L. B. Russell.
Commerce*●† ..... Hunt	T. W. Thompson.
▲Conroe*●† .. Montgomery	T. E. Humphrey.
▲Cooper*●† ..... Delta	L. L. Wood.
▲Corpus Christi*●† .Nueces	DELMA & GIVENS.
▲Corsicana*●† .... Navarro	McKIE & AUTRY.
▲Cotulla*●† ..... La Salle	C. H. Mayfield.
Cresson*●† ..... Hood	See Cleburne.
▲Crockett*●† ..... Houston	NUNN & NUNN.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*●† ..... DeWitt	JOHN H. BAILEY.
▲Dalngerfield*●† .... Morris	J. M. Moore.
▲Dallas*●† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*●† ..... Wise	R. E. CORSWELL.
DeKalb*●† ..... Bowie	W. W. Dillard.
Deleon*●† ..... Comanche	A. R. Pool.
▲Delrio*●† ..... Valverde	JOSEPH JONES.
Denison*●† ..... Grayson	W. M. PECK.
▲Denton*●† ..... Denton	ALVIN C. OWSLEY.
Detroit*●† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmit*●† ..... Castro	S. Gaugh.
Dublin*●† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*●† .... Colorado	W. S. Strickland.
▲Eagle Pass*●† .. Maverick	J. M. GOGGIN.
▲Eastland*●† ..... Eastland	D. G. Hunt.
▲Edna*●† ..... Jackson	Dobbs & McCrory.
Elcampo*●† ..... Wharton	W. L. Hall.
Elgin*●† ..... Bastrop	See Bastrop.
▲El Paso*●† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*●† ..... Rains	W. H. Clendenin.
▲Ennis*●† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*●† .... Collin	D. P. JOHNSON.
Ferris*●† ..... Ellis	M. McKnight.
Flatonia*●† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*•†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*•†.....Kaufman	See Terrell.
▲Fort Davis*†... Jeff Davis	O. L. Price.
▲Fort Stockton* ..... Pecos	See Pecos.
▲Fort Worth*•†....Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*•†....Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*•.....Navarro	B. H. Johnson.
▲Gail*.....Borden	See Snyder.
▲Gainesville*•†. Galveston	STUART & BELL.
▲Galveston*•†...Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*•† ..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland,
Garland*•†..... Dallas	See Dallas.
▲Gatesville*•†.....Coryell	J. E. Walker.
▲Georgetown*•†.. Will'son	COOPER SANSOM.
▲Giddings*•†..... Lee	J. L. Rousseau.
▲Gilmer*•†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*•†.....Mills	E. B. ANDERSON.
▲Goliad*•†..... Goliad	G. E. Pope.
▲Gonzales*•†..... Gonzales	BURGESS & HOPKINS
▲Graham*•..... Young	Arnold & Arnold.
▲Granbury*•†..... Hood	J. J. HINER.
Grandview*•†...Johnson	F. A. Arnold.
Granger*•†.... Williamson	J. W. Posey.
▲Greenville*•†.....Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•†..Limestone	Farrar, Williams & Farrar.
▲Groveton*•†..... Trinity	Kenley & Stevenson.
▲Guthrie*.....King	See Benjamin.
▲Hallettsville*•†... Lavaca	PATTON & ELLIS.
▲Hamilton*•†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*•..... Haskell	Foster & Scott.
Hearne*•†.....Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*•†..... Waller	A. C. Tompkins.
▲Henderson*•†..... Rusk	J. HARVEY TURNER.
▲Henrietta*•†..... Clay	W. G. EUSTIS.
Hico*•†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio Grande.
Higgins*•†.....Lipscomb	E. C. Gray.
▲Hillsboro*•†..... Hill	WEAR & MORROW.
Holland*•†..... Bell	See Belton.
▲Hondo*•†.....Medina	E. De Montel.
Honeygrove*•†....Fannin	G. W. Wells.
▲Houston*•†.....Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*•† ..... Walker	McKINNEY & HILL.
Hutto*•†.....Williamson	See Taylor.
Iowapark*•†..... Wichita	Hinton Smith.
Italy*•†..... Ellis	See Waxahachie.
Itasca*•†..... Hill	M. S. Wood.
▲Jacksboro*•..... Jack	E. W. Nicholson.
Jacksonville*•†.Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*•†..... Marion	R. R. TAYLOR.
Jewett*•†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*•†....Karnes	J. C. GOODE.
▲Kaufman*•†.... Kaufman	JAMES YOUNG.
Kemp*•..... Kaufman	See Kaufman.
Kerens*•†..... Navarro	See Corsicana.
▲Kerrville*•†..... Kerr	Garrett & Burney.
Killeen*•†..... Bell	See Belton.
Kosse*•†.....Limestone	See Groesbeck.
▲Kountze*•†.....Hardin	W. W. DIES.
Kyle*•..... Hays	See San Marcos.
Ladonia*•†..... Fannin	R. M. Rowland.
▲Lagrange*•†..... Fayette	Lane & Lane.
▲Lampasas*•†....Lampasas	W. B. ABNEY.
Lancaster*•†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*•†..... Harris	See Houston.
▲Laredo*•†.....Webb	DODD & MULLALLY.
Leander*•† ... Williamson	See Georgetown.
Leonard*•†..... Fannin	Ross & Ross.
Lewisville*•†..... Denton	See Denton.
▲Liberty*•†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*•†.....Polk	Hill & Hill.

Town and County.	Name.
▲Llano*•†..... Llano	J. H. McLean.
▲Lockhart*•†..... Caldwell	J. J. SHEPPARD.
▲Longview*•†..... Gregg	Turner & McHaney.
Lorena*•†.....McLennan	See Waco.
Lott*•†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*•†..... Angelina	Mantooth & Townsend.
Luling*•†..... Caldwell	H. B. Story.
▲Madisonville*....Madison	Dean & Dean.
Manor*•†..... Travis	James M. Harris.
Mansfield*•.....Tarrant	W. D. House.
Marble Falls*•†... Burnet	See Burnet.
▲Marfa*•†..... Presidio	H. H. Kilpatrick.
▲Marlin*•†..... Falls	MARTIN & EDDINS.
▲Marshall*•†.....Harrison	T. P. Young.
▲Mason*•†..... Mason	Runge & Crawford.
▲Matador* ..... Motley	See Plainview.
McGregor*•†.. McLennan	W. C. O'Bryan.
▲McKinney*•†..... Collin	JENKINS & McCLELLAN.
▲Memphis*•†..... Hall	C. R. Brice.
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*•†..... Bosque	Robertson & Robertson.
Merkel*•†.....Taylor	See Abilene.
Mesquite*•†..... Dallas	See Dallas.
Mexia*•†.....Limestone	W. E. Doyle.
▲Miami*•†..... Roberts	C COFFEE.
▲Midland*•† ..... Midland	R. H. Zane.
Midlothian*•†..... Ellis	J. H. Peebles.
Milford*•†..... Ellis	H. N. C. Davis.
Mineola*•†..... Wood	Cate & Bruce.
Mineralwells *•†P'loPinto	Albert Stevenson.
▲Mobeetie* .....Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*•† ..... McLennan	John S. Patterson.
Morgan*•†..... Bosque	See Meridian.
Moulton*•†.....Lavaca	See Flatonia.
Mount Calm*•†..... Hill	See Hillsboro.
▲Mt. Pleasant*•†... Titus	S. P. Pounders.
▲Mt. Vernon*•†... Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•†..... Morris	See Daingerfield.
Navasota*•†.....Grimes	G. W. L. CARR.
New Boston*•†..... Bowie	R. M. Hubbard.
▲New Braunfels*•†. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*•†.....Montague	W. D. Hagler.
▲Oakville*.....Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*•†..... Ector	See Midland.
Omaha*•† ..... Morris	See Daingerfield.
▲Orange*•†..... Orange	HOLLAND, LINK & HOLLAND
Overton*•†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*.....Concho	Garland & Montgomery.
▲Palestine*•† ....Anderson	B. H. GARDNER.
▲Palopinto*•†....Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•†.....Carson	See Amarillo.
▲Paris*•†..... Lamar	ALLEN & DOHONEY.
Parnell..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	R. W. Hudson.
▲Pecos*•†..... Reeves	T. J. Hefner.
Pilotpoint*•†.....Denton	John Collier.
▲Pittsburg*•† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*•† ..... Collin	R. T. Shelton.
▲Pleasanton*..... Atascosa	G. M. Martin.
Port Arthur*•†. Jefferson	J. WILLIAMS.
▲Port Lavaca*•†. Calhoun	W. Wilson.
▲Quanah*•†.....Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*.....Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*•†..Fort Bend	D. R. Pearson.
▲Riogrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*•†..... Milam	N. H. Tracy.
Rocksland*•†.....Colorado	See Weimar.
▲Rockport*•†..... Aransas	E. A. Stevens.
▲Rocksprings* ...Edwards	Samuel Hough.
▲Rockwall*•† .....Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Belton.
Rosebud*•† ..... Falls	George W. Riddle.
Roundrock*•†..W'l'mson	R. R. Hyland.
Royse City* .....Rockwall	See Greenville.
Runge*•†..... Karnes	E. G. Gillett.
▲Rusk*•†.....Cherokee	E. C. DICKINSON.
Saint Jo*•†.....Montague	H. W. Hunt
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•†.....Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*†.....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*† .....Denton	See Denton.
▲San Marcos*† .....Hays	W. G. Barber.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*† .. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•† .....Guadalupe	J. B. Dibrell.
▲Seymour*•† .....Baylor	Britain & Glasgow.
▲Sherman*•† .....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•† .... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder* .....Scurry	C. C. Johnson.
▲Sonora* .....Sutton	S. G. Tayloe.
Stamford .....Jones	G. M. SCARBOROUGH.
▲Stanton*•† .....Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* ....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Syrings*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† ....Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*•† .....Williamson	FRANCIS HORACE WELCH.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*† .....Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•†... Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden* .....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Smith	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Graysoa	E. J. Humphreys.
Velasco*•† .....Brazoria	Lewis R. Bryan.
▲Vernon*•† .... Wilbarger	Bonner & Mason.
▲Victoria*•† .... Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Wehmar*•† ... Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•†...Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•† ..... Hill	W. T. Moore.
Whitt*..... Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Willspoint*•† ..Van Zandt	W. B. Wynne.
Winnsboro*•† ..... Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•†... Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•† ..... DeWitt	THOMAS SMOOT.
Yorktown*•† ..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† .. Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•† ..... Boxelder	R. H. JONES.
▲Castledale* ..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† ..... Boxelder	H. L. Steed.
Eureka*•† ..... Juab	B. N. C. Stott.
▲Farmington*•† .... Davis	Wilson & Willey.
▲Fillmore*† ..... Millard	J. A. Melville.
▲Heber* ..... Wasatch	A. C. HATCH.
▲Junction* ..... Piute	See Beaver.
Kanab*† ..... Kane	J. F. Brown.
Kaysville*† ..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa* ..... Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•† ..... Sanpete	WM. D. LIVINGSTON.
Mercur*•† ..... Tooele	See Tooele.
▲Moab* ..... Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*•† ..... Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*† ..... Garfield	W. P. Sargent.
Park City*•† ..... Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	I. J. STEWART.
¶▲Salt Lake City*•† Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•† ..... Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† ..... Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•† ..... Caledonia	C. A. Horsford.
Barre*•† ..... Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere ..... Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† ..... Addison	W. W. Rider.
Burke ..... Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*•† ..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston ..... Orleans	See Island Pond.
▲Chelsea* ..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord ..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† .... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden* ..... Lamoille	See Hyde Park.
Elmore ..... Lamoille	See Hyde Park.
EnosburgF'lls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Fair Haven*•† .... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall† ..... Essex	See St. Johnsbury.
Hardwick*•† ... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*•† ..... Franklin	C. G. Austin.
▲Hyde Park*•† .... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•† ... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•† ..... Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Rodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ... Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† ..... Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ... Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•† ..... Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* Grand Isle	See St. Albans.
NorthPownal*†Ben'gton	T. E. Brownell.
North Troy*† Orleans	O. S. Annis.
Norwich*● Windsor	J. T. Morrison.
Orwell* Addison	See Brandon.
Pittsford*† Rutland	See Rutland.
Plainfield*† Washington	O. L. Hoyt.
Poultney*† Rutland	Beaman & Platt.
Proctor*† Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*† Franklin	POWELL & POWELL.
Rockingham Windham	See Bellows Falls.
Roxbury*† Washington	See Northfield.
Royalton*† Windsor	R. C. Dennison.
▲Rutland*† Rutland	JOEL C. BAKER.
SouthRoyalton*† Windsor	Tarbell & Whitham.
Springfield*† Windsor	A. M. Alibe.
▲St. Albans*† Franklin	HOGAN & HOGAN.
▲St. Johnsbury*† Caled'ia	Wendell P. Stafford.
Stowe*† Lamoille	Geo. Wilkins.
Strafford*† Orange	See Chelsea.
Swanton*† Franklin	D. G. Freeman.
Troy* Orleans	See North Troy.
Underhill*† Chittenden	J. J. Monahan.
Vergennes*† Addison	Frank L. Fish.
Waitsfield* Washington	See Montpelier
Waterbury*† Washingt'n	W. P. Dillingham.
Waterville* Lamoille	See Hyde Park.
Wells River*† Orange	Smith & Sloane.
Westfield* Orleans	See North Troy.
West Randolph Orange	See Randolph.
White River Jc*†W'lt'n	Wm. Batchelder.
Whittinghame† Windham	See Wilmington
Wilmington*†. Windham	O. E. Butterfield.
Windsor*† Windsor	J. C. Enright
Winooski*† Chittenden	See Burlington.
Wolcott*† Lamoille	See Hyde Park.
▲Woodstock*† Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†. Washington	FULKERSON, PAGE & HART.
▲Accomac* Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† Amelia	Southall & Farrar.
▲Amherst*† Amherst	C. L. Scott.
Appomattox*† Appom'tox	W. C. Franklin.
Arrington*† Nelson	Brown & Loving
Ashland*† Hanover	STONEWALL J. DOSWELL.
Aylett* King William	Wm. R. Aylett.
Basic City*†. Augusta	See Staunton.
Beaver Dam*† Hanover	S. Carter Redd.
▲Bedford City*†. Bedford	BURKE & KEMP.
Belmont Spottsylvania	Lee J. Graves.
Berkley*† Norfolk	G. D. PARKER.
▲Berryville*† Clarke	A. Moore, Jr.
Big Stone Gap*† Wise	Ayers & Ayers
Blacksburg*† Montgo'ry	W. Dunlap.
Blackstone*† Nottoway	W. H. Mann.
▲Bland* Bland	F. Kegley.
▲Bowling Green* Caroline	A. B. Chandler.
▲Boydton*† Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rockl'g'm	See Harrisonburg.
Bristol*† Washington	See Bristol, Tenn
Buchanan*† Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B. GUYER.
Burkeville*† Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City Charles City	D. G. Tyler.
▲Charlottesville*† Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*† Pittsylvania	See Danville.
▲Chesterfield* Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†. Montg'y	PLEGAR & JOHNSON.
Claremont*† Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood* Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comora* King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*† Alleghany	R. L. PARRISH.
Crewe*† Nottoway	W. H. Maun
▲Culpeper*† Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor King and Queen	Pollard & Pollard.
Danville*† Pittsylvania	HENRY R. MILLER.
▲Denbigh* Warwick	See Newport News.
▲Dinwiddie Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries PrinceWilliam	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg* Shenandoah	See Woodstock.
▲Emporia*† Greenesville	W. S. Goodwyn.
▲Fairfax*† Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle* Botetourt	E. V. Barley.
▲Floyd* Floyd	James L. Tompkins.
Franklin*†. Southampton	J. C. Parker.
Fredericksb'rg*† Spotts'a	Thomas P. Wallace.
▲Front Royal*† Warren	O'Flaherty & Fulton.
▲Gate City*† Scott	ROBERT R. KANE.
Glade Spring*† Washin'n	A. L. Robinson.
▲Gloucester* Gloucester	W. C. L. Taliaferro.
▲Goochland* Goochland	A. K. Leake.
Gordonsville*† Orange	Phillip Barbour.
Graham*† Tazewell	J. W. Hicks.
▲Grundy* Buchanan	Finney & Stinson.
Hague† Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING.
▲Hanover*† Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville* Carroll	W. D. Tompkins.
▲Houston*† Halifax	William Leigh.
▲Independence* Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville* Lee	L. T. HYATT.
Keysville*† Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲King George*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster* Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon* Russell	H. A. Routh.
▲Leesburg*† Loudoun	EDWIN E. GARRETT.
▲Lexington*†. Rockbridge	D. E. MOORE.
▲Louisa*† Louisa	R. L. Gordon, Jr.
▲Lovingston* Nelson	S. B. Whitehead.
▲Lunenburg* Lunenburg	I. B. Bell.
▲Luray*† Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison* Madison	Hay & Jeffries.
Manassas*†Prince Will'm	Sinclair & Lion.
Manchester*† Chesterfi'd	C. L. Page.
▲Marion*† Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*† Henry	Halston & Gravely.
▲Mathews* Mathews	J. B. Donavan.
Middleburg* Loudoun	See Leesburg.
Millenbeck* Lancaster	See Lancaster.
▲Monterey* Highland	Charles P. Jones.
▲Montross* Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern* Pulaski	I. H. Larew.
▲New Castle*† Craig	P. V. Jones.
▲New Kent. New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*† Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*† Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock* Accomac	T. B. Quinby.
▲Orange*† Orange	James W. Morton.
▲Palmyra* Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*† Accomac	See Onancock.
▲Pearisburg*† Giles	Henson & Mason.
Pennington Gap*† Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†. Elizabeth City	See Hampton.
Pocahontas*† Tazewell	W. W. French.
▲Portsmouth*† Norfolk	ALEXANDER E. WARNER.
▲Powhatan*† Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin. Anne	W. J. Whitehurst.
▲Pulaski City*† Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*† Tazewell	H. C. Anderson.
¶▲Richmond*† Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County	Name.
¶▲Richmond *•†...Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†...Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†...Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford*..... Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†. Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock*.....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville*.....Fauquier	See Warrenton.
VirginiaBeach*•†Pr. Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W. Appomattox*Appo'tox	See Lynchburg.
West Point*•†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•† .....Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•† .....Cowlitz	G. W. Rowan.
▲Cathlamet*.. Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan*..... Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Meiville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•† .....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•† .....Chehalis	E. L. Minard.
▲Everett*•† ....Snohomish	BLACK & EDWARDS.
Fairhaven*•† .. Whatcom	Kerr & McCord.
Farmington*•† Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•† .....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Shrauger.
Harrington*•† ....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•† .....Cowlitz	S. M. Heath.
Kelso*•†..... Cowlitz	J. F. Van Name.
Kettle Falls*• ....Stevens	See Colville.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•† ....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•† .....Skagit	H. A. McLEAN.
▲New Whatcom*•† What'n	O. P. BROWN.
Northport*•† ..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. H. HUTCHINSON.
¶▲Olympia*•† ....Thurston	CAMPBELL & DE FILIPPO.
Orting*•†..... Pierce	See Tacoma.
Palouse*•† .....Whitman	A. A. Wilson.
▲Pasco*..... Franklin	E. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† ..... Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic*..... Stevens	MORRIS & SMITH.
▲Ritzville*•†..... Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†..... King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†..... Skagi	J. Henry Smith.
▲Shelton....*•..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*•†..... Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†..... Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*•†..... Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▼Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†..... Chelan	Kirk & Whited.
▲Wilbur*•†..... Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County	Name.
▲Addison*..... Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos*..... Marion	See Mannington.
Barboursville*•†.... Cabell	Peyton & Donahue.
▲Beckley*..... Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	J. HAMMOND SILER.
Beverly*•..... Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†... Upshur	G. M. FLEMING.
Cairo*•†..... Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†..... Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†. Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•†..... Tucker	C. O. Strieby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†..... McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat * Money Order Office • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Fairmont*† ..... Marion	R. F. HARTLEY
▲Fayetteville* ..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*● ..... Grant	See Petersburg.
▲Grafton*† ..... Taylor	JOHN L. HECHMER.
▲Grantsville* ..... Calhoun	S. P. BELL.
Guyandotte*● ..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*† ..... Tucker	See Parsons.
▲Hinton*† ..... Summers	BOGGESS & BOGGESS.
Huntersville* Pocahontas	H .S. Rucker.
▲Huntington*† ..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson ..... Jackson	See Ripley.
Kenova*† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*† ..... Mineral	W. C. CLAYTON.
Keystone*† ... McDowell	See Bluefield.
▲Kingwood* ..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan* ..... Logan	J. B. Wilkinson.
▲Madison* ..... Boone	F. C. Leftwich.
Mannington*† .... Marion	C. A. Snodgrass.
▲Marlinton* ... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*† . Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne* ..... Tyler	Boreman & Carter.
Montgomery*† .. Fayette	See Fayetteville.
▲Moorefield* ..... Hardy	Benjamin Dailey.
▲Morgant'n*† . Monongalia	COX & BAKER.
▲Moundsville*† .. Marshall	Meighen & Oldham.
▲New Cumberland*† Han'k	J. R. Donehoo.
▲New Martinsville*† W'tz'l	Hall & Hall.
▲Oceana* ..... Wyoming	Edward Sarver.
▲Parkersburg*† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*● ..... Tucker	W. B. Maxwell.
Pennsboro*† ..... Ritchie	M. K. Duty
▲Petersburg* ..... Grant	Reynolds & Forman.
▲Philippi*† ..... Barbour	Dayton & Dayton.
Piedmont*† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*† .. Mason	J. S. Spencer.
▲Princeton* ..... Mercer	HERBERT B. HAWES.
Pruntytown* ..... Taylor	See Grafton.
Ravenswood*† ... Jackson	N. C. Prickett.
▲Ripley*● ..... Jackson	WARREN MILLER.
▲Romney*● ..... Hampshire	JOHN J. CORNWELL.
Ronceverte*† Greenbrier	Price & McWhorton.
Salem*† ..... Harrison	See Clarksburg.
Shepherdstown*† Jef's'n	G. M. Beltzhoover.
Shinnston*† .... Harrison	George F. Randall.
Sistersville*† ..... Tyler	J. H. McCoy.
Smithfield† ..... Wetzel	O. P. McIntyre.
▲Spencer*● ..... Roane	WALTER PENDLETON.
St. Albans*† ... Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*† .... Pleasants	A. M. Campbell.
▲Summersville* .. Nicholas	T. B. Horan.
▲Sutton*† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*† .... Preston	O. C. Crane.
Thomas*† ..... Tucker	See Parsons.
▲Union* ..... Monroe	LOGAN & PATTON.
▲Wayne*† ..... Wayne	Chapman Adkins.
Webster*● ..... Taylor	W. M. Werkman.
▲Welch*† ..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*† ..... Brooke	JOHN C. PALMER, SR.
▲Weston*† ..... Lewis	Lewis Bennett.
▲West Union*† Doddridge	J. V. Blair.
▲Wheeling*† ..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield* ..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee● ..... Kewaunee	See Algoma.
Albany*† ..... Green	V. S. Kidd.
Algoma*† ..... Kewaunee	M. T. Parker.
▲Alma*† ..... Buffalo	Robert Lees.
Amery*† ..... Polk	W. T. Kennedy.
Amherst*† ..... Portage	A. J. Smith.
▲Antigo*† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*† ... Outagamie	EDWARD G. JONES.
Arcadia*† .. Trempealeau	RICHMOND & RICHMOND.
Arena*† ..... Iowa	W. M. Abbott.
Argyle*† ..... Lafayette	See Darlington.
▲Ashland*† ..... Ashland	DILLON & COLIGNON.
Augusta*† .... Eau Claire	E. M. Bradford.
Baldwin*† ..... St. Croix	Henry Anderson.
Bangor*† ..... LaCrosse	See LaCrosse.
▲Baraboo*† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*† ..... Barron	Coe Bros.
Bayfield*† ..... Bayfield	W. W. Downs.
Beaverdam*† ..... Dodge	M. H. UMBREIT.
Belmont*† .... Lafayette	See Benton.
Beloit*† ..... Rock	F. CLEARY.
Benton*† ..... Lafayette	See Darlington.
Berlin*† ..... Green Lake	PERRY NISKERN.
Black Earth*† ..... Dane	See Madison.
▲Black Riv. Falls*† Jack'n	G. M. PERRY.
Blair*† .... Trempealeau	See Arcadia.
Blanchardville*† LaFay'e	Morrison & Chandler.
Bloomer*† ..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*† ..... Grant	WILLIAM E. HOWE.
Brandon*† .. Fond du Lac	David Whitton.
Brillion*† ..... Calumet	S. H. Barnard.
Brodhead*† ..... Green	Burr Sprague.
Burlington*† ..... Racine	E. E. MILLS.
Butternut*† ..... Ashland	Foster & Mars.
Cadott*† ..... Chippewa	F. K. Watson.
Cambria*† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*† ..... Monroe	See Viroqua.
Cassville*† ..... Grant	D. W. Clark.
Cedarburg*† ..... Ozaukee	J. F. Trottman.
Centralia*† ..... Wood	H. WIPPERMAN.
▲Chilton*† ..... Calumet	J. E. McMullen.
▲Chippewa Falls*† Chip'wa	D. BUCHANAN, JR.
Clinton*† ..... Rock	See Beloit.
Clintonville*† .. Waupaca	F. M. Guernsey.
Colfax*† ..... Dunn	See Menomonie.
Columbus*† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*† ..... Grant	S. E. Smalley.
Cumberland*† .... Barron	H. S. Comstock.
Darien*† ..... Walworth	See Elkhorn.
▲Darlington*† .. Lafayette	ORTON & OSBORN.
▲Dartford *● ... Green Lake	J. C. McConnell.
Deerfield*† ..... Dane	See Madison.
Delavan*† ..... Walworth	D. B. Barnes.
Depere*† ..... Brown	JOHN SMITH.
▲Dodgeville*† ..... Iowa	A. JENKS.
Dorchester*† ..... Clark	See Marshfield.
▲Durand*† ..... Pepin	W. E. Plummer.
▲Eagle River*† ..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
▲Eau Claire*† .. Eau Claire	A. H. SHOEMAKER.
Edgerton*† ..... Rock	J. P. Towne.
Edmund*† ..... Iowa	See Dodgeville.
▲Elkhorn*† ..... Walworth	LYON & NORTON.
▲Ellsworth*† ..... Pierce	A. Combacker.
Elroy*† ..... Juneau	A. H. Smith.
Evansville*† ..... Rock	F. L. Jaynes.
Fennimore*† ..... Grant	W. E. Lathrop.
▲Florence*† ..... Florence	Max Sells.
▲Fond duLac*† FondduL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*† Jefferson	A. M. WEBB.
Ft. Howard*† ..... Brown	Sheridan & Evans.
Fountain City*† .. Buffalo	Martin Fugina.
Foxlake*† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*† Trempealeau	See Arcadia.
Glenwood*† .... St. Croix	See New Richmond.
Gilden*† ..... Ashland	See Ashland.
▲Grand Rapids*† .... Wood	H. WIPPERMAN.
▲Grantsburg*† .... Burnett	S. F. Grover.
▲Green Bay*† ..... Brown	FRANK H. SUFFEL.
Greenwood*● ..... Clark	See Marshfield.
Hammond*† .... St. Croix	See Baldwin.
Hancock*† .... Waushara	See Plainfield.
Hartford*† .. Washington	H. K. Butterfield.
Hartland*† .... Waukesha	H. W. Goodwin.
▲Hayward*† ..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*● ..... Dodge	J. E. Sawyer.
Hortonville*† Outagamie	See New London.
▲Hudson*† ..... St. Croix	BAKER & HAVEN.
▲Hurley*† ..... Iron	A. L. Ruggles.
Independence*† Tr'mp'lu	See Arcadia.
Iola*● ..... Waupaca	H. J. Siverson.
Iron River*† .... Bayfield	T. B Walsh.
▲Janesville*† ..... Rock	FETHERS, JEFFRIS & MOT ▲T
▲Jefferson*† ..... Jefferson	R. B. KIRKLAND.
Johnson Creek*† .Jeff's'n	See Watertown.
▲Juneau*† ..... Dodge	George W. Sloan.
Kaukauna*† .. Outagamie	John Bruemmer.
▲Kenosha*† ..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*† . Kewaunee	JOHN WATTAWA.
Kiel*† ..... Manitowoc	See Chilton.
Kilbourn*† .... Columbia	Thomas B. Coon.
▲La Crosse*† .. La Crosse	MILLER & WOLFE.
Lafarge*● ..... Vernon	See Viroqua.
Lake Geneva*† Walworth	CHARLES S. FRENCH.
Lakemills*† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamon*†D'glas	See Superior.
▲Lancaster*†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*† .....Columbia	S. H. Watson.
Loyal*●.....Clark	D. V. Richardson.
¶▲Madison*† .....Dane	OLIN & BUTLER.
Malden Rock*† ....Pierce	A. Cook.
Manawa*†.....Waupaca	C. D. McFarland.
▲Manitowoc*†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*†....Marinette	J. B. FAIRCHILD.
Marion*†.....Waupaca	J. H. SPENGLER.
Markesan*†.Green Lake	G. T. Thorne.
Marshfield*†.....Wood	W. A. & E. C. PORS.
▲Mauston*†.....Juneau	H. W. Barney.
Mayville†*†.....Dodge	Lamoreux & Husting.
Mazomanie*†.....Dane	See Madison.
▲Medford*† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*†...Winnebago	J. C. KERWIN.
▲Menomonie*†.....Dunn	C. E. FREEMAN.
▲Merrill*†. .....Lincoln	CURTIS & REID.
Merrillan*† .....Jackson	Homer C. Clark.
Milton*† .....Rock	E. P. Clarke.
Milton Junction*†..Rock	Will H. Gates.
▲Milwaukee*†.Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*†.....Iowa	SPENSLEY & McILHON.
Minocqua*†.....Vilas	See Rhinelander.
Mondovi*† .....Buffalo	L. G. Gilman.
▲Monroe*†.....Green	P. J. CLAWSON.
▲Montello*†.....Marquette	John Barry.
Montfort*†.....Grant	See Lancaster.
Monticello*†.....Green	See Brodhead.
Mount Horeb*†.....Dane	See Madison.
Mukwonago*†Waukesha	Ferd. R. Smith.
Muscoda*†.....Grant	J. M. Cubela.
Necedah*†.....Juneau	Charles E. Babcock.
Neenah*† .....Winnebago	J. C. KERWIN.
▲Neillsville*†.....Clark	CHARLES F. GROW.
New Glarus*†.....Green	T. C. Hefty.
New Lisbon*†.....Juneau	J. J. Hughes.
New London*†Waupaca	OLIVER H. DAY.
New Richmond*†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*†..Fond du Lac	See Fond du Lac.
Ononomowoc*†Wauk'ha	O. F. Jones.
▲Oconto*†.....Oconto	W. H. Webster.
Omro*†.....Winnebago	Bert. Coffman.
▲Osceola*†.....Polk	Charles H. Oakey.
▲Oshkosh*† ..Winnebago	DAVIDSON & WILDE.
Osseo*†....Trempealeau	See Augusta.
Palmyra*†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*†.....Price	M. BARRY.
Plainfield*†... Waushara	Angels & Corrigan.
Platteville*†.....Grant	J. W. Murphy.
Plymouth*† ..Sheboygan	M. C. MEAD.
▲Portage*†.....Columbia	R. S. BAKER.
▲Port Washington*†Ozauk	W. M. Foster.
Poynette*†.... Columbia	See Portage.
▲PrarieduChein*†Crawf'd	Thomas & Fuller.
Prairie du Sac*†.... Sauk	J. S. Tripp.
Prescott*†.....Pierce	J. S. White.
Princeton*†. Green Lake	F. E. Clark.
▲Racine*†.....Racine	PALMER & GITTINGS.
Randolph*†.....Dodge	R. D. Calkins.
Readstown*●.....Vernon	See Viroqua.
Reedsburg*†.....Sauk	PATRICK DALY.
Reeseville*†.....Dodge	Edward J. Devney.
Rewey*†.....Iowa	See Mineral Point.
▲Rhinelander*† ...Oneida	PAUL BROWNE.
Rice Lake*†.....Barron	K. E. RASMUSSEN.
▲RichlandCenter*†Richl'd	W. S. McCORKLE.
Ripon*†.... Fond du Lac	ROY REED.
River Falls*†.....Pierce	F. M. White.
Sauk City*†.....Sauk	I. B. Quimby.
Seymour*†....Outagamie	F. M. Wilcox.
Sharon*†.....Walworth	See Elkhorn.
▲Shawano*†..... Shawano	M. J. Wallrich.
▲Sheboygan*†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*†Sh'gan	See Sheboygan.
▲Shell Lake*†..Washburn	L. H. Mead.
Shullsburg*†.. Lafayette	J. B. Simpson.
SoldiersGrove*●Crawford	Thomas & Peterson.
South Milwaukee*†Mil'e	J. G. Davies.
▲Sparta*†..... Monroe	MORROW & MASTERS.
Springgreen*†.....Sauk	T. W. King.
Springvalley*†.....Pierce	See Ellsworth.
Stanley*†.....Chippewa	C. B. Culbertson.
St. Croix Falls*†.....Polk	MONS P. JERDEE.
▲Stevens Point*†.Portage	ATWOOD & GROELLE.
Stoughton*†.....Dane	J. M. Clancey.
▲Sturgeon Bay*†..... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*†.....Douglas	GEORGE B. HUDNALL.
Thorp*†.....Clark	George B. Parkhill.
Tomah*†.....Monroe	W. B. Naylor, Jr.
Tomahawk*†.....Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.
Unlongrove*†.....Racine	Waller & Gittings.
Viola*●..... Richland	See Richland Center.
▲Viroqua*†.....Vernon	SMITH & GRIFFIN.
▲Washburn*†.....Bayfield	E. C. ALVORD.
Waterloo*†.....Jefferson	H. T. AMES.
Watertown*† . Jefferson	WM. H. WOODARD.
▲Waukesha*†..Waukesha	V. H. TICHENOR.
▲Waupaca*†.... Waupaca	IRVING P. LORD.
Waupun*†..Fond du Lac	C. E. Hooker.
▲Wausau*†..... Marathon	RYAN, HURLEY & JONES.
▲Wautoma*..... Waushara	Angels & Corrigan.
▲Westbend*†. Washington	BARNEY & KUECHENMEISTER.
Westby*†.....Vernon	See Viroqua.
Westfield*†...Marquette	See Portage.
West Salem*†. La Crosse	See La Crosse.
West Superior*†of Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*†..Waupaca	A. S. Hutchinson.
▲Whitehall*†Tr'mpealeau	See Arcadia.
Whitewater*†. Walworth	JAMES G. KESTOL.
Wilton*†.....Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*†.. Shawano	Goodrick & Goodrick.
Wonewoc*†.....Juneau	A. Carter.

WYOMING.

Town and County.	Name.
▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*†.....Carbon	See Rawlins.
▲Casper*†.....Natrona	E. D. Norton.
¶▲Cheyenne*†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*†.....Converse	Charles F. Maurer.
▲Evanston*†..... Uinta	HAMM & ARNOLD.
▲Green River*†Sw'twater	See Rock Springs.
Kemmerer*†.....Uinta	H. E. CHRISTMAS.
▲Lander*† ..... Fremont	James S. Vidal.
▲Laramie*†..... Albany	JOHN H. SYMONS.
Luak*†..... Converse	D. E. Goddard.
▲Newcastle*†..... Weston	David A. Fakler.
▲Rawlins*†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*†Sw'tw't'r	T. S. TALIAFERRO, JR.
Saratoga*†.....Carbon	J. J. Brown.
▲Sheridan*†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*†.... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Town and County.	Name.
Ainsworth*† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrooke†.... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*†Yale & Carabou	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON
Greenwood*.....Yale	I. H. Hallett.
Kamloops*†.....Yale	W. H. Whittaker.
Kaslo*† ..... Kootenay	McAnn & Mackay.
Nakusp*† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	R. B. Kerr.
New Westminster*† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*† . Kootenay	G. L. McCarter.
Robson*..... Kootenay	See Nelson.
Rossland*†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmon..... Kootenay	See Nelson.
Sandon*†.....Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail*†.....Kootenay	See Nelson.
Vancouver*† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*†..... Yale	FRED BILLINGS.
Victoria*†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†..... Lisgar	See Winnipeg.
Birtle*† ..... Marquette	Mickie & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*† ....Lisgar	F. A. Brown.
Cartwright*† .....Lisgar	See Pilot Mound.
Crystal City*†..... Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†.... Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*† ..Provencher	D. Forrester.
Gladstone*†..Macdonald	D. Smith.
Glenboro*†.. Macdonald	F. H. Mitchell.
Gretna*† .....Lisgar	Harvey T. Maulson.
Hamiota*† .... Marquette	M. B. Jackson.
Hartney*† .....Selkirk	G. St. J. Hallen.
Holland*† .....Macdonald	H. L. Hiscon.
Killarney*† .....Lisgar	A. G. Hay.
Manitou*† ..... Dufferin	W. F. Ellis.
McGregor*†.....Norfolk	See Carberry
Melita*† .....Brandon	J. L. Crerar.
Miami*† .....Lisgar	F. A. Brown.
Minnedosa*†..Marquette	R. Hill Myers.
Morden*† .....Lisgar	H. L. Lemon.
Morris*†.....Provencher	See Emerson.
Neepawa*†...Macdonald	Howden & Howden.
Oak Lake*†..... Brandon	See Brandon.
Pilot Mound*†.Macd'n'ld	W. A. Donald.
Plum Coulee*†.....Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*†. Marquette	R. A. Nelles.
Russell*† .....Marquette	See Rapid City.
Selkirk*† .....Selkirk	John O'Reilly.
Shoal Lake*†.Marquette	James MacDonald.
Souris*†.....Brandon	J. A. Taylor.
Stonewall*† .....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*† ..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†....Brandon	J. H. Ingram.
Winkler.....Lisgar	See Winnipeg.
Winnipeg*† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*† ....Gloucester	Gilbert & Gilbert.
Campbellton*†..Rest'che	Murray & McLatchy.
Chatham*† .Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†..Victoria	John M. Stevens.
Fredericton*†.....York	ARTHUR R. SLIPP.
Grand Falls*†.. Victoria	See Edmundston.
Hartland*†.....Carleton	See Woodstock.
Hillsboro*† .....Albert	See Moncton.
Kingston*† .....Kent	See St. John.
Moncton*†. Westmorel'd	R. W. HEWSON.
New Castle*†.N'thuml'd	E. P. WILLISTON.
Sackville*†.Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*†.Charlotte	F. H. Grimmer.
St. John*†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*†..Charlotte	J. G. Stevens, Jr.
Sussex*† .....Kings	White, Allison & King.
Woodstock*†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† ....Sas'k'h'n	See Prince Albert.
Calgary*†.....Alberta	J. A. BANGS.
Dawson City.....Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*† ....Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*†....Alberta	C. I. P. Conybeare.
McLeod*† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*†Assinib'a	C. R. Mitchell.
Moose Jaw*† .Assiniboia	William Grayson.
Moosomin*†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*†Assin'ia	A. D. Dickson.
Regina*† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*● ..Alberta	A. C. Rutherford.
Wapella*† ....Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*† ...Assiniboia	Levi Thomson.
Yorkton*†....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†.Colch'ter	See Truro.
Amherst*†..Cumberland	TOWNSEND & ROGERS.
Annapolis*† ..Annapolis	Fred W. Harris.
Antigonish*† Antigonish	J. A. WALL.
Barrington*†... Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*†..... Digby	Jones & Nichols.
Berwick*†.....Kings	See Kentville.
Bridgetown*†.Annapolis	O. T. Daniels.
Bridgewater*†.Luneb'g	H. T. Ross.
Canning*† ..... Kings	See Kentville.
Canso*†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*†.... Halifax	See Halifax.
Digby*†.....Digby	T. C. Shreve.
Glace Bay†..Cape Breton	Chisholm & Crowe.
Guysborough*†..Guys'ro'	Joseph A. Fulton.
Halifax*† .....Halifax	ALFRED WHITMAN.
Kentville*† ..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*† ..... Queens	John George Pyke.
Lockeport*†...Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†.....Hants	See Truro.
Middleton*†...Annapolis	W. G. Parsons.
New Glasgow*†.. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*† ...Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna.
Pictou*† .....Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*† ....Inverness	Samuel Macdonnell.
Shelburne*†....Shelburne	John Hood.
Sherbrooke*†.. Guysboro	See Guysborough.
Shubenacadie*† ...Hants	A. Kirkpatrick.
Springhill*● .Cumberland	A. W. Foster.
Stellarton*†.....Pictou	See Pictou.
St. Peter's*† .. Richmond	See Port Hawkesbury.
Sydney*† ...Cape Breton	WM. A. G. HILL.
Truro*†.....Colchester	Hugh MacKenzie.
Westville*† ..... Pictou	See Pictou.
Weymouth*†.....Digby	J. A. Grierson.
Windsor*† ..... Hants	E. J. MORSE.
Wolfville*†.....Kings	E. Sidney Crawley.
Yarmouth*▲ Yarmouth	E. H. ARMSTRONG.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ONTARIO.

Town and County.	Name.
Acton*† ..... Halton	W. A. McLean.
Ailsa Craig*†. Middlesex	See St. Marys.
Alexandria*† . Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*†..... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*† ..... Renfrew	Dulmage & Burwash.
Arthur*†..... Wellington	M. M. McMartin.
Athens*†..... Leeds	W. A. Lewis.
Atwood*†..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*†.. Stormont	See Cornwall.
Aylmer*† ..... Elgin	Miller & Backhouse.
Ayr*† ..... Waterloo	See Galt.
Barrie*†..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*†.... Lincoln	See Hamilton.
Beaverton*†..... Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*†..... Hastings	F. E. O'FLYNN.
Berlin*†..... Waterloo	A. Miller.
Blenheim*†..... Kent	R. L. Gosnell.
Blyth*†..... Huron	A. S. Dickson.
Bolton*†..... Peel	A. A. Miller.
Bothwell*†..... Kent	George L. Taylor.
Bowmanville*†. Durham	J. Keith Galbraith.
Bracebridge*†..Muskoka	Mahaffy & Ashworth.
Bradford*†..... Simcoe	Mark Scanlon.
Brampton*†..... Peel	R. H. Pringle.
Brantford*†..... Brant	BAIRD & HENDERSON.
Brigden*†..... Lambton	See Sarnia.
Brighton*†. No'umberl'd	J. W. Gordon.
Brockville*†..... Leeds	WOOD & STEWART.
Brussels*†..... Huron	G. F. Blair.
Burford*†..... Brant	See Brantford.
Burks Falls*†..Muskoka	Stephen T. Evans.
Burlington*†..... Halton	E. H. Cleaver.
Campbellford*†. N'hm'l'd	D. J. Lynch.
Cannington*†... Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*†..... Haldimand	Colter & Goodman.
Chatham*†..... Kent	WILSON, KERR & PIKE.
Chatsworth*†..... Grey	See Owen Sound.
Chesley*†..... Bruce	H. O. Langley.
Chesterville*†... Dundas	W. B. Lawson.
Chippawa*†... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*†..... Wellington	See Harriston.
Clinton*†..... Huron	W. Brydon.
Cobourg*†N'th'umberl'd	FRANK M. FIELD.
Colborne*†. N'thumberl'd	W. L. Payne.
Coldwater*†s. ....Simcoe	J. Brookoski.
Collingwood*†... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*†.... Simcoe	See Alliston.
Cornwall*†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*†..... Simcoe	See Barrie.
Dashwood*..... Huron	R. H. Collins.
Delhi*†..... Norfolk	See Simcoe.
Deseronto*† ... Hastings	George E. Deroche.
Drayton*†... Wellington	A. S. Lown.
Dresden*†..... Kent	J. W. Sharpe.
Drumbo*†..... Oxford	See Brantford.
Dundalk*†..... Grey	I. B. Lucas.
Dundas*†..... Wentworth	T. H. A. BEGUE.
Dunnville*†.. Haldimand	W. D. Swayze.
Durham*†..... Grey	J. P. Telford.
Dutton*†..... Elgin	C. St. Clair Leitch.
Eganville*† .... Renfrew	W. Lawson.
Elmira*†..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*†..... Wellington	Henry Wissler.
Embro*†..... Oxford	See Woodstock.
Erin*†..... Wellington	See Fergus.
Essex*†..... Essex	E. A. Wisner.
Exeter*†..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*†..... Wellington	N. M. Monro.
Flesherton*..... Grey	Lucas & Wright.
Florence*†..... Lambton	See Bothwell.
Fordwich*†..... Huron	See Blyth.
Forest*†..... Lambton	Wm. J. Porte.
Fort Frances Rainy Ri'er	See Rat Portage.
Fort William*†...Algoma	W. A. MATHESON.
Galt*†..... Waterloo	E. J. BEAUMONT.
Gananoque*†..... Leeds	W. B. Carroll.
Georgetown*†..... Halton	G. S. Goodwillie.
Glencoe*†.....Middlesex	Stuart, Stuart & Ross.
Goderich*†..... Huron	PHILIP HOLT, *Q. C.*
Gore Bay*..... Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*†..... Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*†.. Wentworth	CARSCALLEN & CAHILL.
Hanover*† ..... Grey	See Durham.
Harriston*†.. Wellington	A. G. Campbell.
Harrow*†..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*†..Prescott	O'BRIAN & HALL.
Hensall*†..... Huron	H. J. D. Corkie.
Hespeler*† .... Waterloo	See Berlin.
Highgate*†..... Kent	See St. Thomas.
Huntsville*†... Muskoka	O. M. Arnold.
Ingersoll*† ..... Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†..... Haldimand	C. E. Bourne.
Keewatin*†....R'ny R. D.	H. A. Langford.
Kemptville*†.. Grenville	T. K. Allen.
Kincardine*†..... Bruce	W. C. Loscombe.
Kingston*†... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*†.... Peterboro	O. A. Langley.
Lanark*†..... Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	CRONYN & BETTS.
Lucan*†..... Middlesex	Wm. McDiarmid.
Lucknow*†..... Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† ..... Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora*..... Hastings	J. F. Willis.
Mattawa*† .... Nipissing	D. A. Duniap.
Meaford*†..... Grey	C. T. Sutherland.
Merlin*†..... Kent	See Elenheim.
Merrickville*† Greenville	A. E. Baker.
Midland*†..... Simcoe	John Rowe.
Mildmay*†..... Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*†..... Halton	V. Chisholm.
Milverton*†..... Perth	See Listowel.
Mitchell*†..... Perth	Dent & Thompson.
Morrisburg*†..... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*†..... Lennox	WILSON & WILSON.
Newcastle*†.... Durham	E. H. McLean.
New Hamburg*†. W'r'l'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†... Nipissing	BROWNING & SENKLER.
Norwich*†..... Oxford	T. Brown.
Norwood*†.... Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†... Lambton	Isaac Freemizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†..... Grey	Kilbourn & Kilbourn
Paisley*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†..... Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*† .... Middlesex	E. Goodman.
Parry Sound*† McDoug'll	Pirie & Stone.
Pembroke*†.... Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*†..... Lanark	Hall & Hall.
Peterboro*†... Peterboro	HALL & HAYES.
Petrolia*†..... Lambton	Moncruff & Gansby.
Pickering*†..... Ontario	Dow & McGilloray.
Picton*†. Prince Edward	G. O. Alcorn.
Pt. Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*†..... Bruce	C. Dalrymple.
Port Hope*†..... Durham	H. A. WARD.
Port Perry*†..... Ontario	H. L. Ebbels.
Port Rowan*†.... Norfolk	See Simcoe.
Prescott*†..... Grenville	F. J. French.
Preston*†..... Waterloo	C. R. Hanning.
Rat Portage*† Rainy R. Dis	Langford & Moran.
Renfrew*†..... Renfrew	Craig & Wilson.
Richmond Hill*†.... York	A. G. J. Lawrence.
Ridgetown*†..... Kent	W. E. Gundy.
Ripley*†..... Bruce	F. L. Pearson.
Rodney*†..... Elgin	H. Falconer Jell.
Sarnia*†..... Lambton	GURD & KITTERMASTER.
Sault Ste. Marie*† Alg'mD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*†..... Huron	R. S. Hays.
Shelburne*†..... Dufferin	G. M. Vance.
Simcoe*†..... Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†... Lanark	Lavell & Farrell.
Southampton*†.... Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*† .....Simcoe	Hood & Sullivan.
St. Catharines*† ..Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*† .....York	JAMES McCULLOUGH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Follnsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† ....Nipissing	J. Fowler
Sunderland*† ....Ontario	T. W. Chapple.
Tara*† ..... Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*† ..... Grey	Wilson & Dyre.
Thoroid*† .....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tilsonburg*† .....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*† .....York	See Toronto.
Uxbridge*† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*† .....Essex	C. H. Robinson.
Wallaceburg*† .... Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† ....Waterloo	William Reade.
Watford*† .....Lambton	Alexander Saunders.
Welland*† .....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*† .....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND.
Wingham*† .... ..Huron	J. A. Morton.
Woodbridge*† ..... York	See Toronto.
Woodstock*† ....Oxford	W. T. McMULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Town and County.	Name.
Alberton*† .....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*† ..... Kings	See Charlottetown.
Summerside*† .... Prince	J. E. Wyatt.

QUEBEC.

Town and County.	Name.
Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*† ... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*† .. Ottawa	F. A. Beaudry.
Chambly*† ..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Beiley.
Coaticook*† .. Stanstead	G. H. St. Pierre.
Cookshire*† ... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .... Richmond	See Richmond.
Farnham*† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*† ..... Shefford	See Cowansville.
Grand Mere.....Joliette	See Joliette.
Henryville .... Iberville	See St. Johns.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville*† .....Iberville	See St. Johns.
Joliette*† .....Joliette	J. M. Tellier.
Knowlton*† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*† .... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*† ..... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*† ..... Levis	Charles Darveau.
Longueuil*† ....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desauliniers.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*† .... Rouville	H. G. Paulin.
Mile End*† ... Hochelaga	See Montreal.
Montmagny*†Montm'g'y	See Levis.
Montreal*† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for the Pullman Co., Royal Bank of Canada, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*† ..... Nicolet	See Three Rivers.
Ormstown*†Chateaugu'y	See Huntingdon.
Papineauville*† .. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*† .... Megantic	See Victoriaville.
Pt.St.Charles*† Hoch'aga	See Montreal.
Quebec*† .....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*† ... Richmond	P. S. G. McKenzie.
Rimouski*† ...Rimouski	N. Bernier.
Riviere du Loup*†Tem'ta	See Fraserville.
Roberval*† .. Chicoutimi	See Quebec.
Shawnigan Falls St. Maurice	See Three Rivers.
Shawville*† .....Pontiac	See Ottawa.
Sherbrooke*† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*† .....Richelieu	Ethier & Lefebore.
Stanbridge*†E. Missisquoi	Z. V. Cornell.
Stanstead*† ...Stanstead	M. F. Hackett.
St. Cesaire*† ....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*† Champlain	See Quebec.
Ste. Marie* .....Quebec	See Three Rivers.
Ste.ThereseDeBl'nv'le*† Terrebonne	See Montreal.
St. Francois*†DeLaBe'ce	See Montreal.
St. Francois-du-Lac† Yamaska	See Nicolet.
St. George* ..... Beauce	See Quebec.
St. Henri*† ... Hochelaga	See Montreal.
St. Hyacinthe*†St. Hy'he	FONTAINE & FONTAINE.
St. Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*† Terrebonne	W. B. Nantel.
St. Johns*† .... St. Johns	Paradis & Paradis.
St. Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER
St. Sauveur* ..... Quebec	See Quebec.
Thetford Mines*†Mega'ic	See Quebec.
Three Rivers*†St. Mau'ce	N. L. De Noncourt.
Valleyfield*† Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*† ..... Shefford	Charles A. Nutting.
Westmount*†..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - $500,000.00
SURPLUS, - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $3,000,000.
Surplus, 800,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.
WILLIAM W. HILL, Secretary.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ALBERT J. EARLING, President Chi., Mil. & St. P. R. R.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIFF, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.
P. A. VALENTINE, Vice-President Armour & Co.
GEORGE M. REYNOLDS, Cashier.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

April 24, 1901.

RESOURCES.

Loans and Discounts	$21,175,520 23	
Stocks and Bonds	913,025 20	$22,088,545 43
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		29,242 59
Real Estate		26,060 74
Due from Banks and U. S. Treasurer	$7,603,283 35	
Cash	7,444,468 52	15,047,751 87
		$39,041,600 63

LIABILITIES.

Capital Stock Paid in	$ 3,000,000 00
Surplus Fund	500,000 00
Undivided Profits	337,859 81
Circulation	1,844,150 00
Deposits	33,359,590 82
	$39,041,600 63

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,
ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

INVESTMENT BONDS

We offer carefully selected Municipal, Street Railway, Gas, and Water Bonds, netting from 4 to 6 per cent per annum. Descriptive list and full information furnished. Correspondence invited.

A. C. FROST & COMPANY, BANKERS,
108 La Salle Street, CHICAGO.

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated

Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED
AND WILL RECEIVE
PROMPT ATTENTION AND REPLY.

THE
American Trust
AND
Savings Bank,
CHICAGO.

Capital and Surplus, $ 1,300,000
Deposits, ... 14,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, President.
G. B. SHAW and JOY MORTON, Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

First National Bank
MILWAUKEE, WIS.

UNITED STATES DEPOSITORY.

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

OMAHA NATIONAL BANK...OMAHA, NEB.

CAPITAL ONE MILLION DOLLARS

J. H. MILLARD, PRESIDENT.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,434,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President
JAS. M. DONALD Vice-President
WM. HALLS, Jr., Vice-President
WILLIAM LOGAN, Cashier
WM. I. LIGHTHIPE, Assistant Cashier
ELMER E. WHITTAKER, Assistant Cashier
HENRY R. CARSE, 2nd Assistant Cashier
ALEX D. CAMBELL, 2nd Assistant Cashier